

Number	Market	Number	Market
74	Detroit-Central, Mack and Gratiot	87	Detroit-Northwest, Burt and Lyndon
75	Detroit-Coleman A. Young Airport	88	Detroit-Northwest, Evergreen and W. McNichols
76	Detroit-East, Cadieux and E. Warren	89	Detroit-Northwest, Joy and Linwood
77	Detroit-Eastern Downtown Area	90	Detroit-Northwest, Joy and Livernois
78	Detroit-East-Waterfront	91	Detroit-Northwest, Livernois and M10
79	Detroit-Ford Freeway Corridor	92	Detroit-Northwest, Schaefer and W. Chicago
80	Detroit-Grandmont-Rosedale	93	Detroit-Northwest, Telegraph and Grand River
81	Detroit-Jefferson North Assembly Plant	94	Detroit-Palmer Park
82	Detroit-North End	95	Detroit-River Rouge Park
83	Detroit-North, 7 Mile and Wyoming	96	Detroit-Southwest, I-75 and Dearborn Street
84	Detroit-Northeast, 7 Mile and Ryan	97	Detroit-Southwest-Mexicantown
85	Detroit-Northeast, Seymour and Gratiot	98	Detroit-West, Scotten and Buchanan
86	Detroit-Northwest, 7 Mile and Greenfield	99	Detroit-Western Downtown Area

The Detroit Housing Partnership includes the City of Detroit and its 26 Statewide Housing Needs Assessment markets, listed in the table above. An analysis of the latest-available Census data shows that there are six broad market types within the partnership.

- The housing situation in the area round 7 Mile and Wyoming are indicative on one of these market types. This area shares some similarities with less-densely populated areas around Michigan’s Lower Peninsula. Housing demand indicators in these markets are positive, as incomes are slightly higher than statewide averages, and unemployment rates tend to be lower. Workers tend to have longer commuting times in these markets. On the supply side, older, single-family homes tend to dominate the landscape. Homes tend to be larger among members of this group, and homeownership rates are significantly higher than statewide. Markets in this group tend to have a more stable household base, since they have relatively fewer new in-movers, and a significant proportion of households residing in their neighborhoods since before 1990. Rents and homeowner costs are lower than statewide, as is the percentage of households experiencing shelter overburden. Vacancy tends to be very low in this market group. Despite a sharp drop in market vacancies over the last five years, housing costs for residents have remained mostly stable.
- Another market group is comprised of areas on the far west and east of the city, and share some similarities with older, nearby suburbs of the city. Housing demand indicators in these markets are relatively low; household income tends to be significantly lower than the statewide average, and unemployment is strongly higher. Housing supply indicators imply markets where single-family detached structures are very common, with some presence of denser housing types such as duplexes and small-scale multifamily structures. The stock tends to be quite old, with few units built after 2010 and nearly a quarter dating back to 1939 or earlier. Overcrowded conditions are more common in these places than in other markets around the state. Home values and shelter costs are much lower in these areas; this is likely due to the age of the stock among other factors. Despite this, overburden is a large issue for many households here. Five-year trends in housing costs (both owner and renter) show decreases, even in the face of a decrease in the stock available for sale or rent.
- A third group of similar markets cover much of the eastern and central western neighborhoods of the city. These places have housing market dynamics similar to some areas in Flint. Housing demand in these markets is relatively soft, due to lower incomes and higher unemployment rates. The housing supply here is again predominantly older single-family structures of about average size. Homeowners constitute a thin majority of households in most areas in this group. The large percentage of homes constructed before 1940 coupled with the high percentage of overcrowded units points to issues with housing quality in these areas. Housing costs tend to be low, but even lower levels of income cause a large percentage of households in these areas to be shelter overburdened. Vacancies among the homeowner stock is higher than the state average, and the Census “other” vacancy designation—a proxy for blight—is significantly higher in these markets. The five-year trend in costs and market vacancies show a strong decrease in the number of units available for occupancy, as well as decreasing shelter costs for both owners and renters, and significantly lower home values.

- Markets in the fourth grouping tend to be located along Woodward Avenue, and the eastern riverfront of Detroit. This is a market type that is based solely in the city. Housing demand statistics in this market type are soft, due to lower incomes and higher rates of unemployment. The local housing stock tends to be comprised of multifamily structures, much smaller and older than average, and primarily renter occupied. Median housing values are higher than state averages, however, and housing costs for owner households also tend to be elevated. Renter costs are lower than the Michigan average, however. Overburden tends to be a serious issue in these areas, due mainly to low levels of income. Vacancy statistics point to a relatively high proportion of stock for sale or rent, along with a high level of “other” vacancy compared to other markets. The five-year vacancy trend shows that there were significantly fewer units for sale or rent in 2021 compared to 2017. This might have influenced the shelter costs of mortgaged owner households more than others in these markets since their costs grew by nearly 10% on average. Rents also increased, but at a rate lower than the statewide average. Home values also registered a very large increase during that period.
- Another market group identifies two markets in the southwestern section of Detroit, and is similar to other areas of diverse, densely-populated urban regions. Housing demand, as measured by income and employment, is soft in these areas. The housing stock in these markets is chiefly comprised of single-family detached units, with an above average presence of small-scale multifamily structures. Housing units tend to be older, with many units constructed before 1940 in most markets. Homeownership rates in these markets tends to be around 50%, which means renters make up a considerable share of households here. Median values and shelter costs for both owners and renters are lower than statewide figures, but due to low incomes overburden is a serious issue for a significant proportion of households. Market vacancies in this market type as a percentage of all housing units were higher than the state average in 2021, but the five-year trend shows a large percentage decrease in units for sale or lease. Except for homeowners without mortgages, shelter costs decreased during this period.
- The final market type in the city comprises areas between Michigan Avenue and McNichols Road, west of Woodward. Housing demand, as measured by income and employment, is soft in these areas—on average, incomes in these places is less than half of the statewide median while unemployment tends to be twice as high. The housing stock is comprised of mostly older single-family detached units and smaller-scale multifamily structures. Households tend to be long-term residents, and tenures are split nearly evenly between owners and renters. Vacancy rates in the for-sale stock are quite high, but rental vacancies are lower than the statewide figure. There is also a large percentage of “other” vacant units in the region, as measured by the Census. Housing costs for owners and renters are below Michigan’s in general, but overburden rates are high due to low incomes here. The five-year trend shows that fewer units were on the market between 2017 and 2021. During the same period, monthly costs for owner households with mortgages increased faster here than elsewhere, while rents tended to drop. Values grew strongly in this market type, but still at a rate below the state as a whole.
- Given local market conditions, certain tools or practices can be more effective than others. This data review uses two sources to generate possible policies to investigate for use regionally.

The first is a product of researchers at Brookings and the Aspen Institute, who used local trends in housing data to determine logical tools and practices that could be used to help solve housing issues. They derived a set of market types, and policy responses tailored to conditions within these groups. Their work is at <https://www.brookings.edu/essay/introducing-the-housing-policy-matchmaker-a-diagnostic-tool-for-local-officials/>. The other is derived from the National Community of Practice on Local Housing Policy, which is a joint project of the Furman Center at New York University and Abt Associates. Their work was funded by the Ford Foundation, the John D. and Catherine T. MacArthur Foundation, the Kresge Foundation and the JPMorgan Chase Foundation. They have assembled a large list of tools that are keyed to what they term strong and soft markets, which are detailed at <https://localhousingsolutions.org/housing-policy-framework/>. Each tool entry is hyperlinked to its description on the Local Housing Solutions website. These policies are not presented as prescriptions to meet local goals, since conditions outside the scope of this analysis could impact their appropriateness. Instead, they are a way to start thinking about what might work given a general sense of local market context.

# Detroit-Central, Mack and Gratiot

Population	Households	Median HH Income	Owner HH Income	Renter HH Income
6,146	2,042	\$32,772	\$39,311	\$13,763

## Housing Costs

### Owner Units

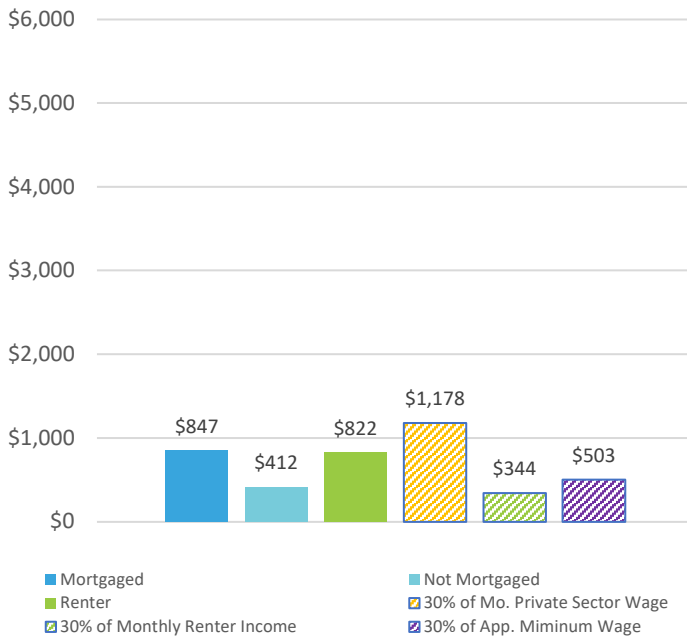
Home Value	\$40,369	2016 Value	\$32,136
Cost M/NM	\$847/\$412	Value ▲	25.6%
\$13,456 To afford median home			

### Renter Units

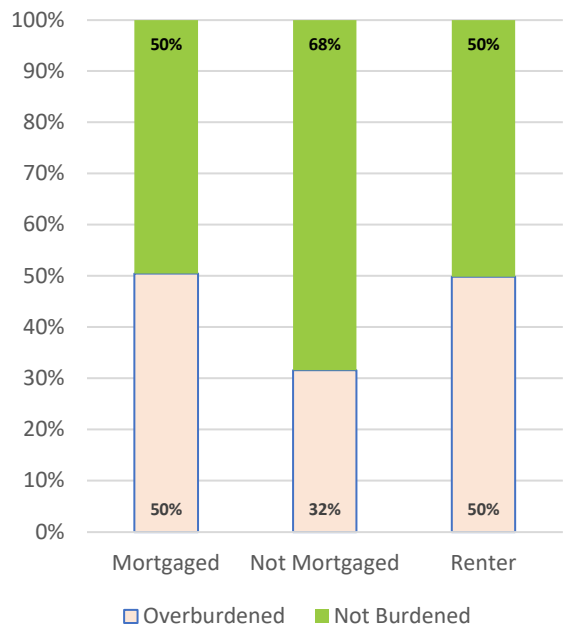
Gross Rent	\$822	2016 Rent	\$706
		Rent ▲	16.5%
\$32,880 To afford median gross rent			

## Affordability Gap

### Monthly Costs: Owners and Renters



### Cost-Burdened Households



## Housing and Development Conditions

### Housing Stock

Units	3,386	Owner HH	61%	Renter HH	39%
Median Year Built	1941	% Built Pre-1970		90.1%	
Median Move Year	2004	% Built After 2010		0.5%	
Median Rooms	6.2	SF%	49.3%	MM%	47.8%
		MF%	2.6%		

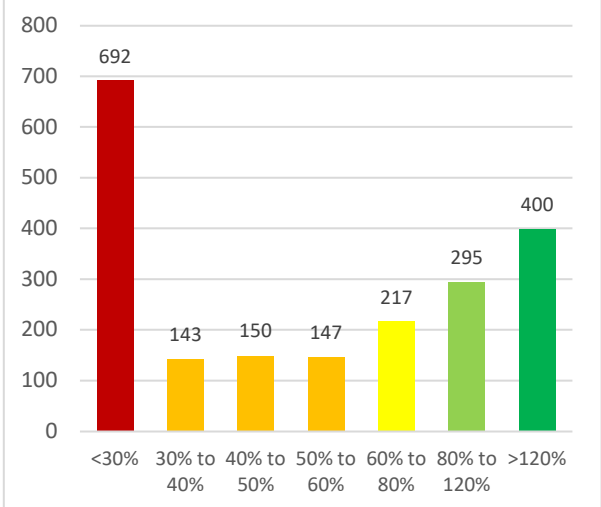
### Vacancy Rates

Total	39.7%	Owner	0%	Renter	0%
Seasonal	0.3%	Other	36.5%	# V Rent	35
				#V Owner	49

### Homeownership Rate by Race/Ethnicity

Black	63.8%	White	49.6%
Asian	100.0%	Other or Multiracial	51.3%
Am. Indian	0.0%	Hispanic	80.0%
Pacific Islnd	0.0%		

### Number of Households by AMI Group



## Detroit-Central, Mack and Gratiot

### Housing Policy Indicators

#### Household Count and Growth

	Market	Partnership
Household Change, 2016 to 2021	-8.3%	-2.7%
Household Count, 2021	2,042	250,096

#### Housing Affordability

	Market			Partnership		
	Number	%	% Change	Number	%	% Change
Home value / partnership income	1.16	--	--	--	--	--
Median Income, 2021	\$32,772	--	40.4%	\$34,762	--	19.9%
Median owner income, 2021	\$39,311	--	38.7%	\$44,407	--	4.6%
Median renter income, 2021	\$13,763	--	-16.9%	\$26,371	--	33.4%
Median home value	\$40,369	--	25.6%	\$57,700	--	27.5%
Median gross rent	\$822	--	16.5%	\$899	--	8.0%
Income needed for median rent	\$32,880	--	--	\$35,960	--	--
Income needed for median value	\$13,456	--	--	\$19,233	--	--
Overburdened households	849	42%	-5.4%	99,245	39.7%	0.0%

#### Housing Quality and Vacancy

	Market			Partnership		
	Number	%	% Change	Number	%	% Change
"Other" vacancy	1,237	36.5%	-13.1%	60,923	16.7%	-24.4%
Seasonal vacancy	10	0.3%	150.0%	1,112	0.3%	-16.4%
For-Sale vacancy	49	1.4%	600.0%	5,405	1.5%	-28.7%
For-Rent vacancy	35	1.0%	94.4%	4,925	1.3%	-59.2%
Homes built pre-1940	2,474	73.1%	--	111,215	30.4%	--
Homes built post-1990	170	5.0%	--	21,237	5.8%	--

#### Other Market Indicators

Housing Policy Matchmaker Type\*  
Strength and Need Type\*\*

**Low Cost and Shrinking**  
**Low Strength and High Need (Type II)**

### Gap Analysis 2021

	Owner Units	Renter Units	Total Units
Market demand (estimated annual moves)	11	45	55
Market supply (vacant on market, adjusted for age)	46	31	76
5 year Market production goals (based on 75K units)	0	13	13
1 year Market production goals (based on 15K units)	0	3	3
5 year Partnership goals (based on 75K units)	179	2,573	2,752
1 year Partnership goals (based on 15K units)	36	515	550

## Detroit-Central, Mack and Gratiot

### Home Mortgage Disclosure Act Patterns, 2021

Total Apps	19	Total Amt/App	\$175,000	% Approved	63.2%
Total Conventional Apps	15	Conventional Amt/App	\$175,000	% Conv Apprvd	73.3%
Total Assisted Apps	4	Assisted Amt/App	\$175,000	% Asst Apprvd	25.0%
<b>Applications by Race: White</b>					
Total Apps	11	Total Amt/App	\$185,909	% Positive	72.7%
Total Conventional Apps	11	Conventional Amt/App	\$185,909	% Conv Positive	72.7%
Total Assisted Apps	0	Assisted Amt/App	\$0	% Asst Positive	NA
<b>Applications by Race: Black</b>					
Total Apps	4	Total Amt/App	\$165,000	% Positive	50%
Total Conventional Apps	1	Conventional Amt/App	\$135,000	% Conv Positive	100.0%
Total Assisted Apps	3	Assisted Amt/App	\$175,000	% Asst Positive	33.3%
<b>Applications by Race: Asian</b>					
Total Apps	1	Total Amt/App	\$85,000	% Positive	100.0%
Total Conventional Apps	1	Conventional Amt/App	\$85,000	% Conv Positive	100.0%
Total Assisted Apps	0	Assisted Amt/App	\$0	% Asst Positive	NA
<b>Applications by Race: Native American</b>					
Total Apps	1	Total Amt/App	\$145,000	% Positive	100.0%
Total Conventional Apps	1	Conventional Amt/App	\$145,000	% Conv Positive	100.0%
Total Assisted Apps	0	Assisted Amt/App	\$0	% Asst Positive	NA
<b>Applications by Race: Hawaiian or Pacific Islander</b>					
Total Apps	0	Total Amt/App	\$0	% Positive	NA
Total Conventional Apps	0	Conventional Amt/App	\$0	% Conv Positive	NA
Total Assisted Apps	0	Assisted Amt/App	\$0	% Asst Positive	NA
<b>Applications by Race: Race Not Available</b>					
Total Apps	2	Total Amt/App	\$160,000	% Positive	50.0%
Total Conventional Apps	1	Conventional Amt/App	\$145,000	% Conv Positive	100.0%
Total Assisted Apps	1	Assisted Amt/App	\$175,000	% Asst Positive	0.0%
<b>Applications by Ethnicity: Hispanic</b>					
Total Apps	2	Total Amt/App	\$150,000	% Positive	50.0%
Total Conventional Apps	2	Conventional Amt/App	\$150,000	% Conv Positive	50.0%
Total Assisted Apps	0	Assisted Amt/App	\$0	% Asst Positive	NA

# Detroit-Coleman A. Young Airport

Population	Households	Median HH Income	Owner HH Income	Renter HH Income
21,766	7,283	\$29,712	\$36,590	\$26,022

## Housing Costs

### Owner Units

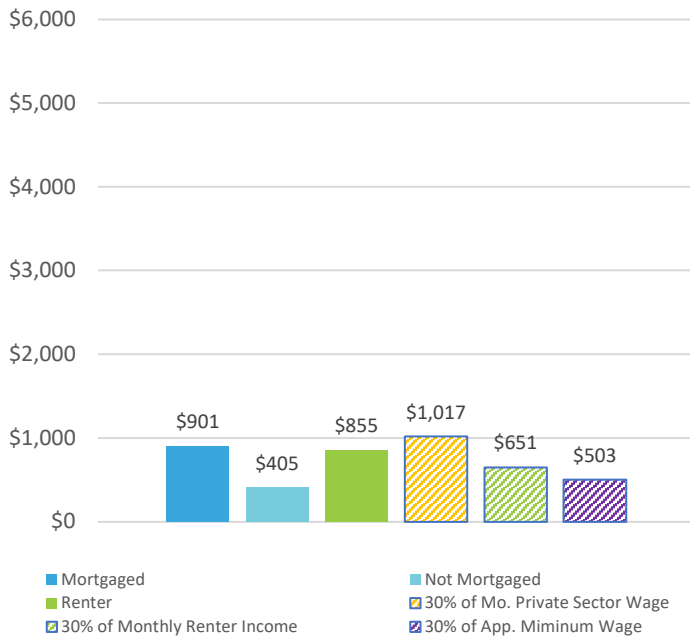
Home Value	\$41,014	2016 Value	\$34,757
Cost M/NM	\$901/\$405	Value ▲	18.0%
\$13,671 To afford median home			

### Renter Units

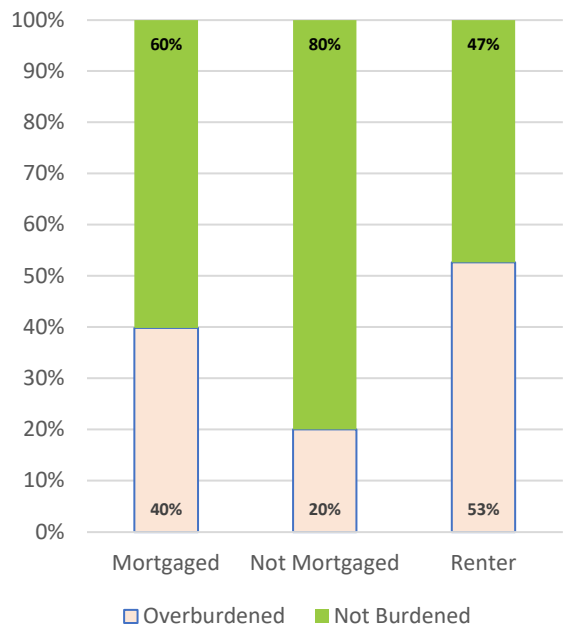
Gross Rent	\$855	2016 Rent	\$823
		Rent ▲	3.8%
\$34,200 To afford median gross rent			

## Affordability Gap

### Monthly Costs: Owners and Renters



### Cost-Burdened Households



## Housing and Development Conditions

### Housing Stock

Units	10,485	Owner HH	52%	Renter HH	48%
Median Year Built	1944	% Built Pre-1970			93.3%
Median Move Year	2010	% Built After 2010			0.3%
Median Rooms	5.9	SF%	73.7%	MM%	20.7%
				MF%	4.8%

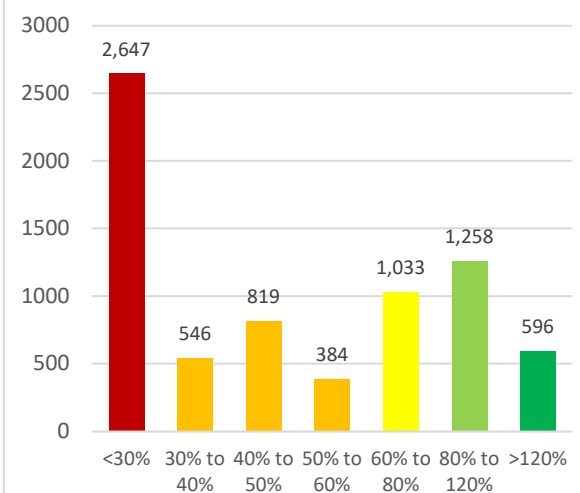
### Vacancy Rates

Total	30.5%	Owner	0%	Renter	0%
Seasonal	0.0%	Other	27.5%	# V Rent	41
				#V Owner	69

### Homeownership Rate by Race/Ethnicity

Black	48.4%	White	59.0%
Asian	71.7%	Other or Multiracial	71.8%
Am. Indian	100.0%	Hispanic	60.0%
Pacific Islnd	0.0%		

### Number of Households by AMI Group





## Detroit-Coleman A. Young Airport

### Housing Policy Indicators

#### Household Count and Growth

	Market	Partnership
Household Change, 2016 to 2021	-16.3%	-2.7%
Household Count, 2021	7,283	250,096

#### Housing Affordability

	Market			Partnership		
	Number	%	% Change	Number	%	% Change
Home value / partnership income	1.18	--	--	--	--	--
Median Income, 2021	\$29,712	--	10.2%	\$34,762	--	19.9%
Median owner income, 2021	\$36,590	--	6.2%	\$44,407	--	4.6%
Median renter income, 2021	\$26,022	--	26.8%	\$26,371	--	33.4%
Median home value	\$41,014	--	18.0%	\$57,700	--	27.5%
Median gross rent	\$855	--	3.8%	\$899	--	8.0%
Income needed for median rent	\$34,200	--	--	\$35,960	--	--
Income needed for median value	\$13,671	--	--	\$19,233	--	--
Overburdened households	2,743	38%	-28.5%	99,245	39.7%	0.0%

#### Housing Quality and Vacancy

	Market			Partnership		
	Number	%	% Change	Number	%	% Change
"Other" vacancy	2,886	27.5%	-35.5%	60,923	16.7%	-24.4%
Seasonal vacancy	0	0.0%	-100.0%	1,112	0.3%	-16.4%
For-Sale vacancy	69	0.7%	97.1%	5,405	1.5%	-28.7%
For-Rent vacancy	41	0.4%	-72.8%	4,925	1.3%	-59.2%
Homes built pre-1940	4,273	40.8%	--	111,215	30.4%	--
Homes built post-1990	298	2.8%	--	21,237	5.8%	--

#### Other Market Indicators

Housing Policy Matchmaker Type*	<b>Low Cost and Shrinking</b>
Strength and Need Type**	<b>Low Strength and High Need (Type II)</b>

### Gap Analysis 2021

	Owner Units	Renter Units	Total Units
Market demand (estimated annual moves)	44	205	249
Market supply (vacant on market, adjusted for age)	66	38	104
5 year Market production goals (based on 75K units)	0	162	162
1 year Market production goals (based on 15K units)	0	32	32
5 year Partnership goals (based on 75K units)	179	2,573	2,752
1 year Partnership goals (based on 15K units)	36	515	550

## Detroit-Coleman A. Young Airport

### Home Mortgage Disclosure Act Patterns, 2021

Total Apps	76	Total Amt/App	\$106,974	% Approved	64.5%
Total Conventional Apps	70	Conventional Amt/App	\$107,857	% Conv Apprvd	65.7%
Total Assisted Apps	6	Assisted Amt/App	\$96,667	% Asst Apprvd	50.0%
<b>Applications by Race: White</b>					
Total Apps	10	Total Amt/App	\$112,000	% Positive	60.0%
Total Conventional Apps	9	Conventional Amt/App	\$117,222	% Conv Positive	55.6%
Total Assisted Apps	1	Assisted Amt/App	\$65,000	% Asst Positive	100.0%
<b>Applications by Race: Black</b>					
Total Apps	9	Total Amt/App	\$85,000	% Positive	33%
Total Conventional Apps	7	Conventional Amt/App	\$77,857	% Conv Positive	28.6%
Total Assisted Apps	2	Assisted Amt/App	\$110,000	% Asst Positive	50.0%
<b>Applications by Race: Asian</b>					
Total Apps	43	Total Amt/App	\$112,674	% Positive	79.1%
Total Conventional Apps	42	Conventional Amt/App	\$112,857	% Conv Positive	78.6%
Total Assisted Apps	1	Assisted Amt/App	\$105,000	% Asst Positive	100.0%
<b>Applications by Race: Native American</b>					
Total Apps	0	Total Amt/App	\$0	% Positive	NA
Total Conventional Apps	0	Conventional Amt/App	\$0	% Conv Positive	NA
Total Assisted Apps	0	Assisted Amt/App	\$0	% Asst Positive	NA
<b>Applications by Race: Hawaiian or Pacific Islander</b>					
Total Apps	0	Total Amt/App	\$0	% Positive	NA
Total Conventional Apps	0	Conventional Amt/App	\$0	% Conv Positive	NA
Total Assisted Apps	0	Assisted Amt/App	\$0	% Asst Positive	NA
<b>Applications by Race: Race Not Available</b>					
Total Apps	12	Total Amt/App	\$88,333	% Positive	33.3%
Total Conventional Apps	10	Conventional Amt/App	\$87,000	% Conv Positive	40.0%
Total Assisted Apps	2	Assisted Amt/App	\$95,000	% Asst Positive	0.0%
<b>Applications by Ethnicity: Hispanic</b>					
Total Apps	1	Total Amt/App	\$75,000	% Positive	100.0%
Total Conventional Apps	1	Conventional Amt/App	\$75,000	% Conv Positive	100.0%
Total Assisted Apps	0	Assisted Amt/App	\$0	% Asst Positive	NA

# Detroit-East, Cadieux and E. Warren

Population	Households	Median HH Income	Owner HH Income	Renter HH Income
24,652	8,838	\$42,531	\$55,497	\$22,820

## Housing Costs

### Owner Units

Home Value	\$68,592	2016 Value	\$54,149
Cost M/NM	\$1066/\$508	Value ▲	26.7%

\$22,864 To afford median home

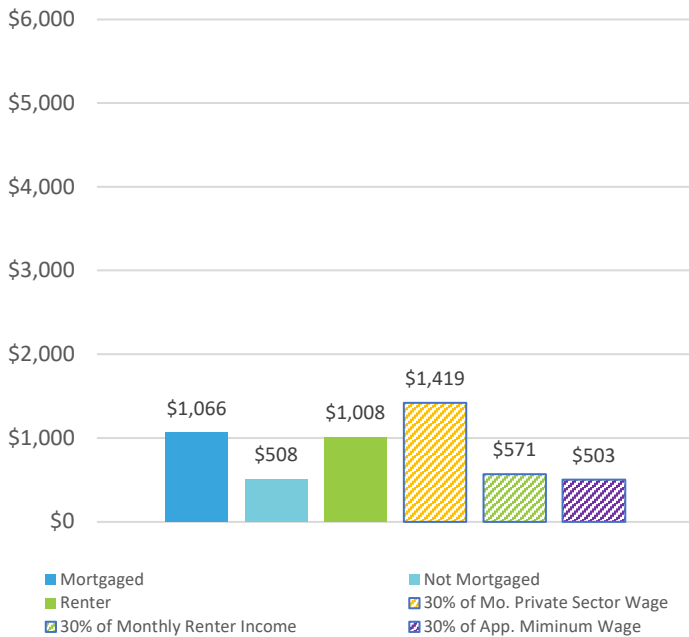
### Renter Units

Gross Rent	\$1,008	2016 Rent	\$979
		Rent ▲	3.0%

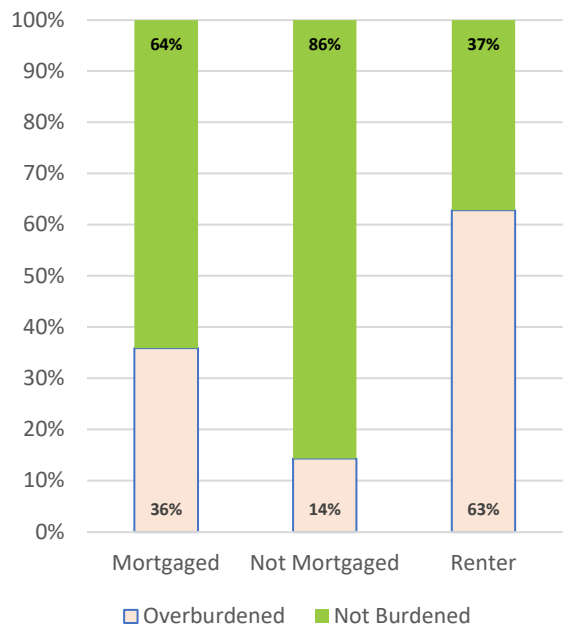
\$40,320 To afford median gross rent

## Affordability Gap

### Monthly Costs: Owners and Renters



### Cost-Burdened Households



## Housing and Development Conditions

### Housing Stock

Units	10,924	Owner HH	63%	Renter HH	37%
Median Year Built	1945	% Built Pre-1970		89.1%	
Median Move Year	2012	% Built After 2010		0.7%	
Median Rooms	6.1	SF%	83.9%	MM%	12.4%
				MF%	3.5%

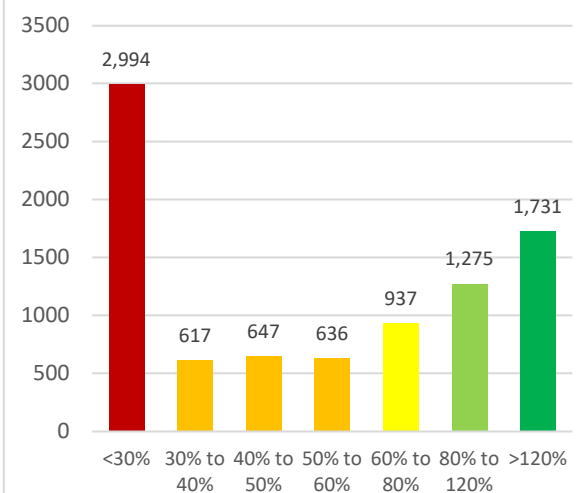
### Vacancy Rates

Total	19.1%	Owner	0%	Renter	0.1%
Seasonal	0.3%	Other	11.9%	# V Rent	272
				# V Owner	189

### Homeownership Rate by Race/Ethnicity

Black	57.5%	White	85.8%
Asian	0.0%	Other or Multiracial	68.3%
Am. Indian	74.1%	Hispanic	44.1%
Pacific Islnd	0.0%		

### Number of Households by AMI Group



## Detroit-East, Cadieux and E. Warren

### Housing Policy Indicators

#### Household Count and Growth

	Market	Partnership
Household Change, 2016 to 2021	-5.1%	-2.7%
Household Count, 2021	8,838	250,096

#### Housing Affordability

	Market			Partnership		
	Number	%	% Change	Number	%	% Change
Home value / partnership income	1.97	--	--	--	--	--
Median Income, 2021	\$42,531	--	12.9%	\$34,762	--	19.9%
Median owner income, 2021	\$55,497	--	12.3%	\$44,407	--	4.6%
Median renter income, 2021	\$22,820	--	-16.6%	\$26,371	--	33.4%
Median home value	\$68,592	--	26.7%	\$57,700	--	27.5%
Median gross rent	\$1,008	--	3.0%	\$899	--	8.0%
Income needed for median rent	\$40,320	--	--	\$35,960	--	--
Income needed for median value	\$22,864	--	--	\$19,233	--	--
Overburdened households	3,312	37%	-16.0%	99,245	39.7%	0.0%

#### Housing Quality and Vacancy

	Market			Partnership		
	Number	%	% Change	Number	%	% Change
"Other" vacancy	1,302	11.9%	-47.1%	60,923	16.7%	-24.4%
Seasonal vacancy	36	0.3%	33.3%	1,112	0.3%	-16.4%
For-Sale vacancy	189	1.7%	-27.0%	5,405	1.5%	-28.7%
For-Rent vacancy	272	2.5%	-27.5%	4,925	1.3%	-59.2%
Homes built pre-1940	3,798	34.8%	--	111,215	30.4%	--
Homes built post-1990	558	5.1%	--	21,237	5.8%	--

#### Other Market Indicators

Housing Policy Matchmaker Type\*  
Strength and Need Type\*\*

**Low Cost and Shrinking  
Low Strength and High Need (Type II)**

### Gap Analysis 2021

	Owner Units	Renter Units	Total Units
Market demand (estimated annual moves)	101	121	222
Market supply (vacant on market, adjusted for age)	175	224	399
5 year Market production goals (based on 75K units)	0	0	0
1 year Market production goals (based on 15K units)	0	0	0
5 year Partnership goals (based on 75K units)	179	2,573	2,752
1 year Partnership goals (based on 15K units)	36	515	550

## Detroit-East, Cadieux and E. Warren

### Home Mortgage Disclosure Act Patterns, 2021

Total Apps	283	Total Amt/App	\$128,251	% Approved	60.8%
Total Conventional Apps	149	Conventional Amt/App	\$127,215	% Conv Apprvd	65.8%
Total Assisted Apps	134	Assisted Amt/App	\$129,403	% Asst Apprvd	55.2%
<b>Applications by Race: White</b>					
Total Apps	65	Total Amt/App	\$137,000	% Positive	69.2%
Total Conventional Apps	50	Conventional Amt/App	\$136,000	% Conv Positive	72.0%
Total Assisted Apps	15	Assisted Amt/App	\$140,333	% Asst Positive	60.0%
<b>Applications by Race: Black</b>					
Total Apps	152	Total Amt/App	\$123,421	% Positive	59%
Total Conventional Apps	63	Conventional Amt/App	\$121,349	% Conv Positive	60.3%
Total Assisted Apps	89	Assisted Amt/App	\$124,888	% Asst Positive	57.3%
<b>Applications by Race: Asian</b>					
Total Apps	1	Total Amt/App	\$95,000	% Positive	0.0%
Total Conventional Apps	0	Conventional Amt/App	\$0	% Conv Positive	NA
Total Assisted Apps	1	Assisted Amt/App	\$95,000	% Asst Positive	0.0%
<b>Applications by Race: Native American</b>					
Total Apps	0	Total Amt/App	\$0	% Positive	NA
Total Conventional Apps	0	Conventional Amt/App	\$0	% Conv Positive	NA
Total Assisted Apps	0	Assisted Amt/App	\$0	% Asst Positive	NA
<b>Applications by Race: Hawaiian or Pacific Islander</b>					
Total Apps	0	Total Amt/App	\$0	% Positive	NA
Total Conventional Apps	0	Conventional Amt/App	\$0	% Conv Positive	NA
Total Assisted Apps	0	Assisted Amt/App	\$0	% Asst Positive	NA
<b>Applications by Race: Race Not Available</b>					
Total Apps	61	Total Amt/App	\$131,721	% Positive	55.7%
Total Conventional Apps	34	Conventional Amt/App	\$126,176	% Conv Positive	64.7%
Total Assisted Apps	27	Assisted Amt/App	\$138,704	% Asst Positive	44.4%
<b>Applications by Ethnicity: Hispanic</b>					
Total Apps	1	Total Amt/App	\$85,000	% Positive	100.0%
Total Conventional Apps	0	Conventional Amt/App	\$0	% Conv Positive	NA
Total Assisted Apps	1	Assisted Amt/App	\$85,000	% Asst Positive	100.0%

# Detroit-Eastern Downtown Area

Population	Households	Median HH Income	Owner HH Income	Renter HH Income
16,309	8,818	\$37,314	\$99,773	\$35,820

## Housing Costs

### Owner Units

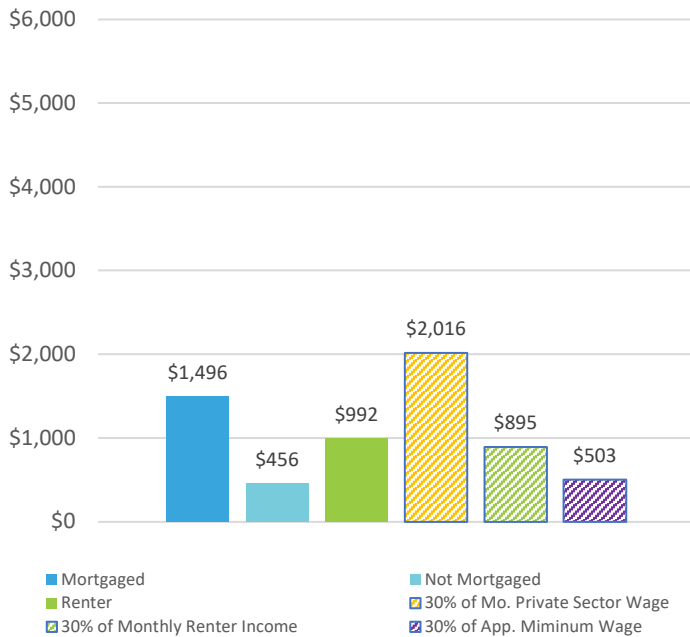
Home Value	\$343,575	2016 Value	\$161,823
Cost M/NM	\$1496/\$456	Value ▲	112.3%
\$114,525 To afford median home			

### Renter Units

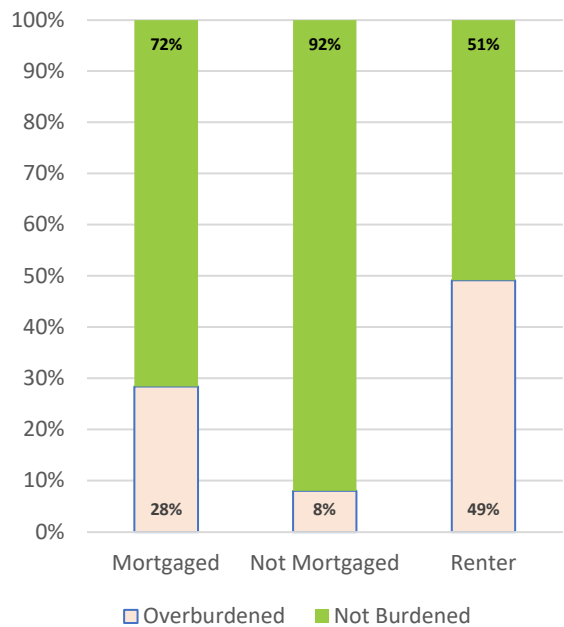
Gross Rent	\$992	2016 Rent	\$683
		Rent ▲	45.3%
\$39,680 To afford median gross rent			

## Affordability Gap

### Monthly Costs: Owners and Renters



### Cost-Burdened Households



## Housing and Development Conditions

### Housing Stock

Units	10,792	Owner HH	9%	Renter HH	91%		
Median Year Built	1960	% Built Pre-1970	50.1%				
Median Move Year	2015	% Built After 2010	7.2%				
Median Rooms	3.4	SF%	4.8%	MM%	23.4%	MF%	71.7%

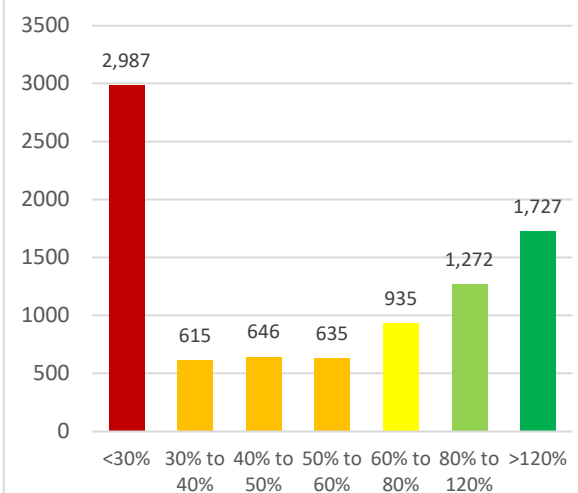
### Vacancy Rates

Total	18.3%	Owner	0.1%	Renter	0%		
Seasonal	1.4%	Other	12.1%	# V Rent	359	# V Owner	49

### Homeownership Rate by Race/Ethnicity

Black	5.4%	White	11.9%
Asian	18.9%	Other or Multiracial	17.7%
Am. Indian	0.0%	Hispanic	13.5%
Pacific Islnd	0.0%		

### Number of Households by AMI Group



## Detroit-Eastern Downtown Area

### Housing Policy Indicators

#### Household Count and Growth

	Market	Partnership
Household Change, 2016 to 2021	6.7%	-2.7%
Household Count, 2021	8,818	250,096

#### Housing Affordability

	Market			Partnership		
	Number	%	% Change	Number	%	% Change
Home value / partnership income	9.88	--	--	--	--	--
Median Income, 2021	\$37,314	--	62.3%	\$34,762	--	19.9%
Median owner income, 2021	\$99,773	--	-17.5%	\$44,407	--	4.6%
Median renter income, 2021	\$35,820	--	76.2%	\$26,371	--	33.4%
Median home value	\$343,575	--	112.3%	\$57,700	--	27.5%
Median gross rent	\$992	--	45.3%	\$899	--	8.0%
Income needed for median rent	\$39,680	--	--	\$35,960	--	--
Income needed for median value	\$114,525	--	--	\$19,233	--	--
Overburdened households	4,120	47%	4.2%	99,245	39.7%	0.0%

#### Housing Quality and Vacancy

	Market			Partnership		
	Number	%	% Change	Number	%	% Change
"Other" vacancy	1,309	12.1%	-0.2%	60,923	16.7%	-24.4%
Seasonal vacancy	146	1.4%	156.1%	1,112	0.3%	-16.4%
For-Sale vacancy	49	0.5%	-38.0%	5,405	1.5%	-28.7%
For-Rent vacancy	359	3.3%	-50.8%	4,925	1.3%	-59.2%
Homes built pre-1940	4,027	37.3%	--	111,215	30.4%	--
Homes built post-1990	2,711	25.1%	--	21,237	5.8%	--

#### Other Market Indicators

Housing Policy Matchmaker Type*	<b>High Cost and Growing</b>
Strength and Need Type**	<b>High Strength and High Need (Type I)</b>

### Gap Analysis 2021

	Owner Units	Renter Units	Total Units
Market demand (estimated annual moves)	10	397	407
Market supply (vacant on market, adjusted for age)	27	165	191
5 year Market production goals (based on 75K units)	0	224	224
1 year Market production goals (based on 15K units)	0	45	45
5 year Partnership goals (based on 75K units)	179	2,573	2,752
1 year Partnership goals (based on 15K units)	36	515	550

## Detroit-Eastern Downtown Area

### Home Mortgage Disclosure Act Patterns, 2021

Total Apps	80	Total Amt/App	\$385,750	% Approved	77.5%
Total Conventional Apps	80	Conventional Amt/App	\$385,750	% Conv Apprvd	77.5%
Total Assisted Apps	0	Assisted Amt/App	\$0	% Asst Apprvd	NA
<b>Applications by Race: White</b>					
Total Apps	49	Total Amt/App	\$391,939	% Positive	83.7%
Total Conventional Apps	49	Conventional Amt/App	\$391,939	% Conv Positive	83.7%
Total Assisted Apps	0	Assisted Amt/App	\$0	% Asst Positive	NA
<b>Applications by Race: Black</b>					
Total Apps	8	Total Amt/App	\$440,000	% Positive	63%
Total Conventional Apps	8	Conventional Amt/App	\$440,000	% Conv Positive	62.5%
Total Assisted Apps	0	Assisted Amt/App	\$0	% Asst Positive	NA
<b>Applications by Race: Asian</b>					
Total Apps	8	Total Amt/App	\$358,750	% Positive	75.0%
Total Conventional Apps	8	Conventional Amt/App	\$358,750	% Conv Positive	75.0%
Total Assisted Apps	0	Assisted Amt/App	\$0	% Asst Positive	NA
<b>Applications by Race: Native American</b>					
Total Apps	1	Total Amt/App	\$115,000	% Positive	100.0%
Total Conventional Apps	1	Conventional Amt/App	\$115,000	% Conv Positive	100.0%
Total Assisted Apps	0	Assisted Amt/App	\$0	% Asst Positive	NA
<b>Applications by Race: Hawaiian or Pacific Islander</b>					
Total Apps	0	Total Amt/App	\$0	% Positive	NA
Total Conventional Apps	0	Conventional Amt/App	\$0	% Conv Positive	NA
Total Assisted Apps	0	Assisted Amt/App	\$0	% Asst Positive	NA
<b>Applications by Race: Race Not Available</b>					
Total Apps	15	Total Amt/App	\$351,000	% Positive	66.7%
Total Conventional Apps	15	Conventional Amt/App	\$351,000	% Conv Positive	66.7%
Total Assisted Apps	0	Assisted Amt/App	\$0	% Asst Positive	NA
<b>Applications by Ethnicity: Hispanic</b>					
Total Apps	2	Total Amt/App	\$655,000	% Positive	50.0%
Total Conventional Apps	2	Conventional Amt/App	\$655,000	% Conv Positive	50.0%
Total Assisted Apps	0	Assisted Amt/App	\$0	% Asst Positive	NA



# Detroit-East-Waterfront

Population	Households	Median HH Income	Owner HH Income	Renter HH Income
28,716	16,683	\$41,942	\$76,468	\$29,666

## Housing Costs

### Owner Units

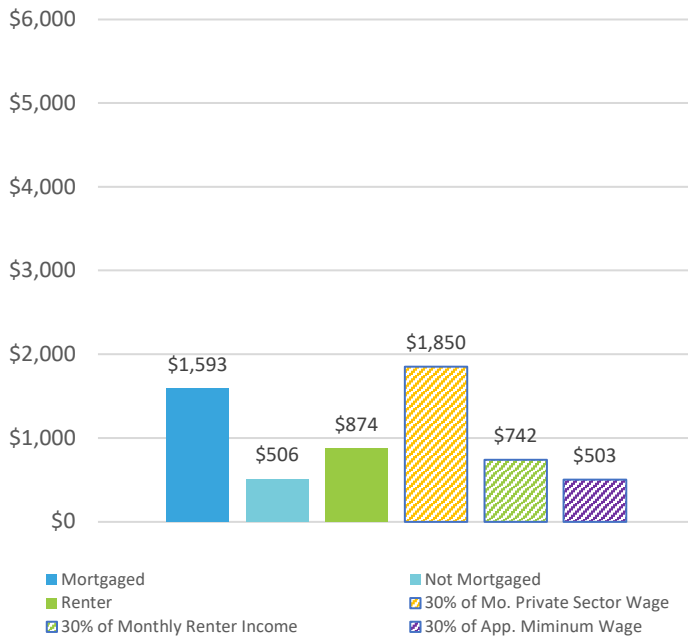
Home Value	\$181,239	2016 Value	\$88,683
Cost M/NM	\$1593/\$506	Value ▲	104.4%
\$60,413 To afford median home			

### Renter Units

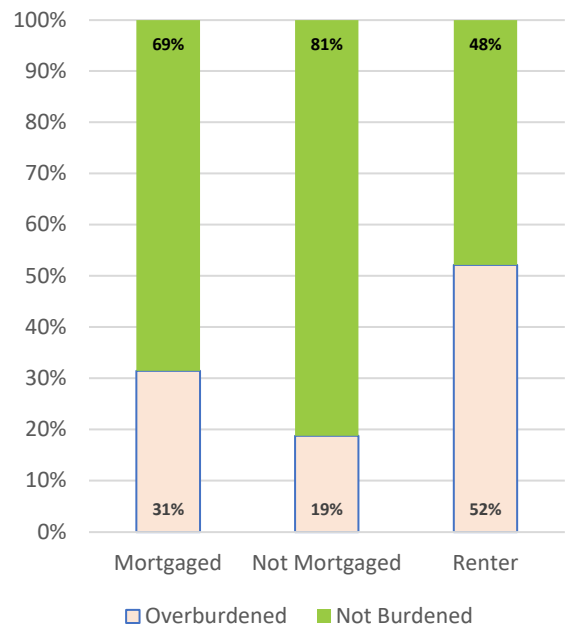
Gross Rent	\$874	2016 Rent	\$811
		Rent ▲	7.8%
\$34,960 To afford median gross rent			

## Affordability Gap

### Monthly Costs: Owners and Renters



### Cost-Burdened Households



## Housing and Development Conditions

### Housing Stock

Units	19,419	Owner HH	32%	Renter HH	68%
Median Year Built	1965	% Built Pre-1970			63.3%
Median Move Year	2013	% Built After 2010			4.4%
Median Rooms	4.3	SF%	18.5%	MM%	24.8%
		MF%	56.7%		

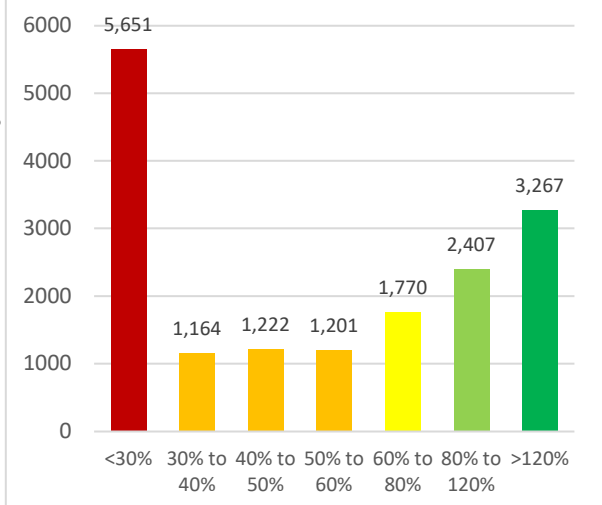
### Vacancy Rates

Total	14.1%	Owner	0%	Renter	0%
Seasonal	0.7%	Other	9.4%	# V Rent	518
				# V Owner	141

### Homeownership Rate by Race/Ethnicity

Black	29.4%	White	41.2%
Asian	11.6%	Other or Multiracial	33.8%
Am. Indian	100.0%	Hispanic	6.2%
Pacific Islnd	0.0%		

### Number of Households by AMI Group



## Detroit-East-Waterfront

### Housing Policy Indicators

#### Household Count and Growth

	Market	Partnership
Household Change, 2016 to 2021	-3.8%	-2.7%
Household Count, 2021	16,683	250,096

#### Housing Affordability

	Market			Partnership		
	Number	%	% Change	Number	%	% Change
Home value / partnership income	5.21	--	--	--	--	--
Median Income, 2021	\$41,942	--	26.1%	\$34,762	--	19.9%
Median owner income, 2021	\$76,468	--	24.5%	\$44,407	--	4.6%
Median renter income, 2021	\$29,666	--	11.9%	\$26,371	--	33.4%
Median home value	\$181,239	--	104.4%	\$57,700	--	27.5%
Median gross rent	\$874	--	7.8%	\$899	--	8.0%
Income needed for median rent	\$34,960	--	--	\$35,960	--	--
Income needed for median value	\$60,413	--	--	\$19,233	--	--
Overburdened households	7,230	43%	-6.1%	99,245	39.7%	0.0%

#### Housing Quality and Vacancy

	Market			Partnership		
	Number	%	% Change	Number	%	% Change
"Other" vacancy	1,817	9.4%	-34.9%	60,923	16.7%	-24.4%
Seasonal vacancy	145	0.7%	28.3%	1,112	0.3%	-16.4%
For-Sale vacancy	141	0.7%	22.6%	5,405	1.5%	-28.7%
For-Rent vacancy	518	2.7%	-38.0%	4,925	1.3%	-59.2%
Homes built pre-1940	4,964	25.6%	--	111,215	30.4%	--
Homes built post-1990	3,477	17.9%	--	21,237	5.8%	--

#### Other Market Indicators

Housing Policy Matchmaker Type\*  
Strength and Need Type\*\*

**High Cost and Shrinking**  
**Low Strength and High Need (Type II)**

### Gap Analysis 2021

	Owner Units	Renter Units	Total Units
Market demand (estimated annual moves)	77	579	656
Market supply (vacant on market, adjusted for age)	99	302	400
5 year Market production goals (based on 75K units)	0	268	268
1 year Market production goals (based on 15K units)	0	54	54
5 year Partnership goals (based on 75K units)	179	2,573	2,752
1 year Partnership goals (based on 15K units)	36	515	550

## Detroit-East-Waterfront

### Home Mortgage Disclosure Act Patterns, 2021

Total Apps	289	Total Amt/App	\$243,927	% Approved	67.8%
Total Conventional Apps	240	Conventional Amt/App	\$248,958	% Conv Apprvd	71.3%
Total Assisted Apps	49	Assisted Amt/App	\$219,286	% Asst Apprvd	51.0%
<b>Applications by Race: White</b>					
Total Apps	120	Total Amt/App	\$281,333	% Positive	75.8%
Total Conventional Apps	111	Conventional Amt/App	\$288,333	% Conv Positive	76.6%
Total Assisted Apps	9	Assisted Amt/App	\$195,000	% Asst Positive	66.7%
<b>Applications by Race: Black</b>					
Total Apps	93	Total Amt/App	\$216,935	% Positive	65%
Total Conventional Apps	66	Conventional Amt/App	\$212,727	% Conv Positive	69.7%
Total Assisted Apps	27	Assisted Amt/App	\$227,222	% Asst Positive	51.9%
<b>Applications by Race: Asian</b>					
Total Apps	13	Total Amt/App	\$197,308	% Positive	61.5%
Total Conventional Apps	12	Conventional Amt/App	\$201,667	% Conv Positive	66.7%
Total Assisted Apps	1	Assisted Amt/App	\$145,000	% Asst Positive	0.0%
<b>Applications by Race: Native American</b>					
Total Apps	0	Total Amt/App	\$0	% Positive	NA
Total Conventional Apps	0	Conventional Amt/App	\$0	% Conv Positive	NA
Total Assisted Apps	0	Assisted Amt/App	\$0	% Asst Positive	NA
<b>Applications by Race: Hawaiian or Pacific Islander</b>					
Total Apps	0	Total Amt/App	\$0	% Positive	NA
Total Conventional Apps	0	Conventional Amt/App	\$0	% Conv Positive	NA
Total Assisted Apps	0	Assisted Amt/App	\$0	% Asst Positive	NA
<b>Applications by Race: Race Not Available</b>					
Total Apps	55	Total Amt/App	\$223,364	% Positive	54.5%
Total Conventional Apps	43	Conventional Amt/App	\$222,674	% Conv Positive	58.1%
Total Assisted Apps	12	Assisted Amt/App	\$225,833	% Asst Positive	41.7%
<b>Applications by Ethnicity: Hispanic</b>					
Total Apps	10	Total Amt/App	\$212,000	% Positive	60.0%
Total Conventional Apps	10	Conventional Amt/App	\$212,000	% Conv Positive	60.0%
Total Assisted Apps	0	Assisted Amt/App	\$0	% Asst Positive	NA

# Detroit-Ford Freeway Corridor

Population	Households	Median HH Income	Owner HH Income	Renter HH Income
14,526	4,862	\$30,251	\$38,493	\$22,201

## Housing Costs

### Owner Units

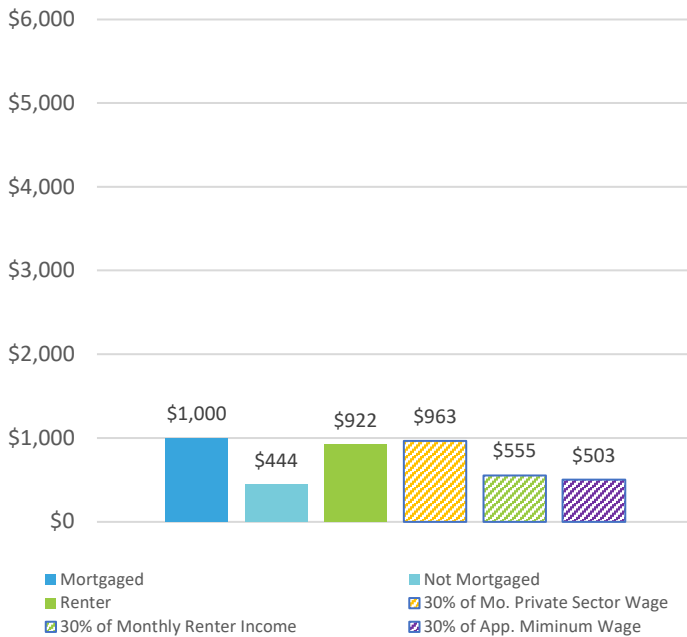
Home Value	\$48,229	2016 Value	\$36,764
Cost M/NM	\$1000/\$444	Value ▲	31.2%
\$16,076 To afford median home			

### Renter Units

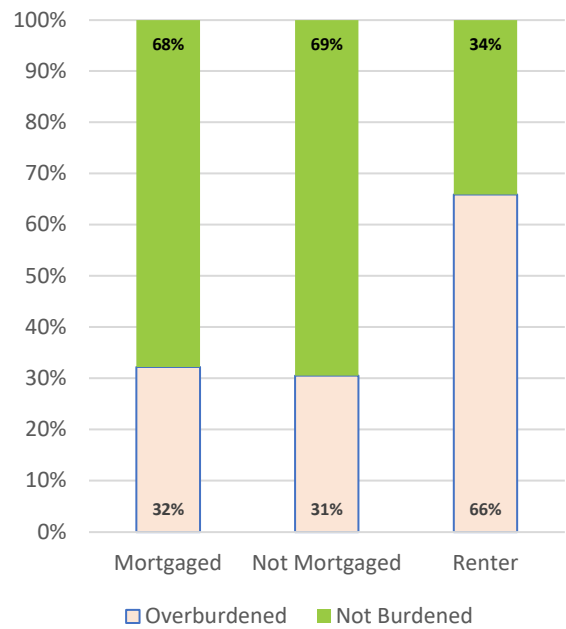
Gross Rent	\$922	2016 Rent	\$783
		Rent ▲	17.7%
\$36,880 To afford median gross rent			

## Affordability Gap

### Monthly Costs: Owners and Renters



### Cost-Burdened Households



## Housing and Development Conditions

### Housing Stock

Units	7,089	Owner HH	54%	Renter HH	46%
Median Year Built	1947	% Built Pre-1970	89.6%		
Median Move Year	2011	% Built After 2010	0.6%		
Median Rooms	5.7	SF%	71.6%	MM%	20.2%
		MF%	7.7%		

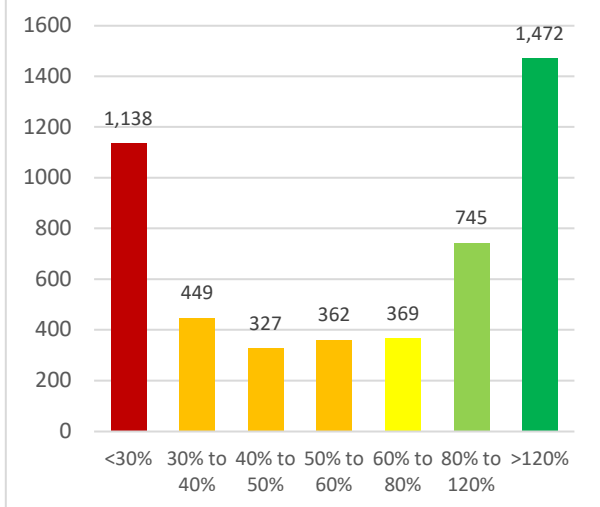
### Vacancy Rates

Total	31.4%	Owner	0%	Renter	0.1%
Seasonal	0.1%	Other	26.1%	# V Rent	127
				#V Owner	48

### Homeownership Rate by Race/Ethnicity

Black	55.0%	White	3.6%
Asian	0.0%	Other or Multiracial	59.1%
Am. Indian	0.0%	Hispanic	0.0%
Pacific Islnd	0.0%		

### Number of Households by AMI Group



## Detroit-Ford Freeway Corridor

### Housing Policy Indicators

#### Household Count and Growth

	Market	Partnership
Household Change, 2016 to 2021	-18.1%	-2.7%
Household Count, 2021	4,862	250,096

#### Housing Affordability

	Market			Partnership		
	Number	%	% Change	Number	%	% Change
Home value / partnership income	1.39	--	--	--	--	--
Median Income, 2021	\$30,251	--	20.7%	\$34,762	--	19.9%
Median owner income, 2021	\$38,493	--	8.3%	\$44,407	--	4.6%
Median renter income, 2021	\$22,201	--	12.1%	\$26,371	--	33.4%
Median home value	\$48,229	--	31.2%	\$57,700	--	27.5%
Median gross rent	\$922	--	17.7%	\$899	--	8.0%
Income needed for median rent	\$36,880	--	--	\$35,960	--	--
Income needed for median value	\$16,076	--	--	\$19,233	--	--
Overburdened households	2,288	47%	-16.1%	99,245	39.7%	0.0%

#### Housing Quality and Vacancy

	Market			Partnership		
	Number	%	% Change	Number	%	% Change
"Other" vacancy	1,852	26.1%	-29.2%	60,923	16.7%	-24.4%
Seasonal vacancy	10	0.1%	25.0%	1,112	0.3%	-16.4%
For-Sale vacancy	48	0.7%	-72.4%	5,405	1.5%	-28.7%
For-Rent vacancy	127	1.8%	-16.4%	4,925	1.3%	-59.2%
Homes built pre-1940	2,350	33.1%	--	111,215	30.4%	--
Homes built post-1990	416	5.9%	--	21,237	5.8%	--

#### Other Market Indicators

Housing Policy Matchmaker Type\*  
Strength and Need Type\*\*

**Low Cost and Shrinking**  
**Low Strength and High Need (Type II)**

### Gap Analysis 2021

	Owner Units	Renter Units	Total Units
Market demand (estimated annual moves)	40	101	140
Market supply (vacant on market, adjusted for age)	45	104	149
5 year Market production goals (based on 75K units)	0	0	0
1 year Market production goals (based on 15K units)	0	0	0
5 year Partnership goals (based on 75K units)	179	2,573	2,752
1 year Partnership goals (based on 15K units)	36	515	550

## Detroit-Ford Freeway Corridor

### Home Mortgage Disclosure Act Patterns, 2021

Total Apps	39	Total Amt/App	\$93,974	% Approved	53.8%
Total Conventional Apps	12	Conventional Amt/App	\$80,000	% Conv Apprvd	75.0%
Total Assisted Apps	27	Assisted Amt/App	\$100,185	% Asst Apprvd	44.4%
<b>Applications by Race: White</b>					
Total Apps	3	Total Amt/App	\$178,333	% Positive	33.3%
Total Conventional Apps	2	Conventional Amt/App	\$50,000	% Conv Positive	0.0%
Total Assisted Apps	1	Assisted Amt/App	\$435,000	% Asst Positive	100.0%
<b>Applications by Race: Black</b>					
Total Apps	27	Total Amt/App	\$84,259	% Positive	63%
Total Conventional Apps	7	Conventional Amt/App	\$72,143	% Conv Positive	100.0%
Total Assisted Apps	20	Assisted Amt/App	\$88,500	% Asst Positive	50.0%
<b>Applications by Race: Asian</b>					
Total Apps	0	Total Amt/App	\$0	% Positive	NA
Total Conventional Apps	0	Conventional Amt/App	\$0	% Conv Positive	NA
Total Assisted Apps	0	Assisted Amt/App	\$0	% Asst Positive	NA
<b>Applications by Race: Native American</b>					
Total Apps	0	Total Amt/App	\$0	% Positive	NA
Total Conventional Apps	0	Conventional Amt/App	\$0	% Conv Positive	NA
Total Assisted Apps	0	Assisted Amt/App	\$0	% Asst Positive	NA
<b>Applications by Race: Hawaiian or Pacific Islander</b>					
Total Apps	0	Total Amt/App	\$0	% Positive	NA
Total Conventional Apps	0	Conventional Amt/App	\$0	% Conv Positive	NA
Total Assisted Apps	0	Assisted Amt/App	\$0	% Asst Positive	NA
<b>Applications by Race: Race Not Available</b>					
Total Apps	9	Total Amt/App	\$95,000	% Positive	33.3%
Total Conventional Apps	3	Conventional Amt/App	\$118,333	% Conv Positive	66.7%
Total Assisted Apps	6	Assisted Amt/App	\$83,333	% Asst Positive	16.7%
<b>Applications by Ethnicity: Hispanic</b>					
Total Apps	1	Total Amt/App	\$435,000	% Positive	100.0%
Total Conventional Apps	0	Conventional Amt/App	\$0	% Conv Positive	NA
Total Assisted Apps	1	Assisted Amt/App	\$435,000	% Asst Positive	100.0%

# Detroit-Grandmont-Rosedale

Population	Households	Median HH Income	Owner HH Income	Renter HH Income
25,220	9,869	\$32,879	\$38,179	\$17,533

## Housing Costs

### Owner Units

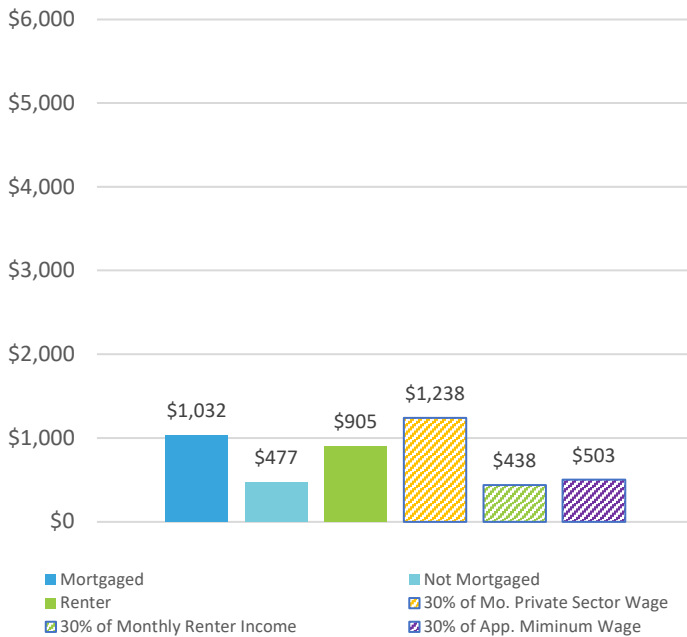
Home Value	\$68,709	2016 Value	\$51,249
Cost M/NM	\$1032/\$477	Value ▲	34.1%
\$22,903 To afford median home			

### Renter Units

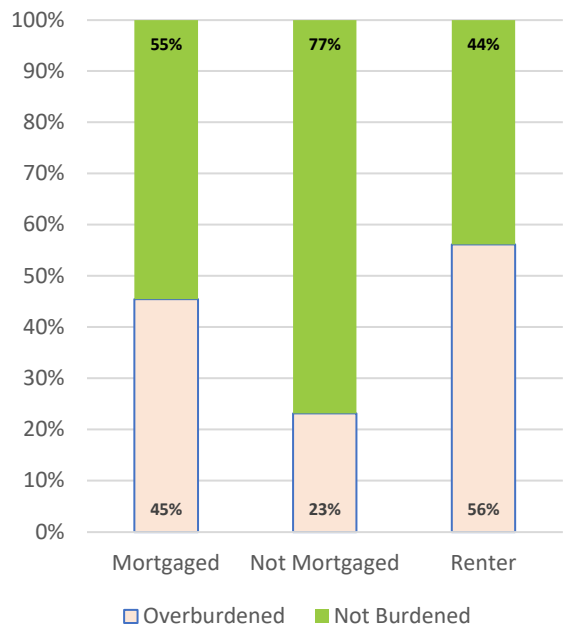
Gross Rent	\$905	2016 Rent	\$934
		Rent ▲	-3.1%
\$36,200 To afford median gross rent			

## Affordability Gap

### Monthly Costs: Owners and Renters



### Cost-Burdened Households



## Housing and Development Conditions

### Housing Stock

Units	12,285	Owner HH	54%	Renter HH	46%
Median Year Built	1946	% Built Pre-1970			94.5%
Median Move Year	2008	% Built After 2010			0%
Median Rooms	5.9	SF%	76.2%	MM%	16.8%
		MF%			6.9%

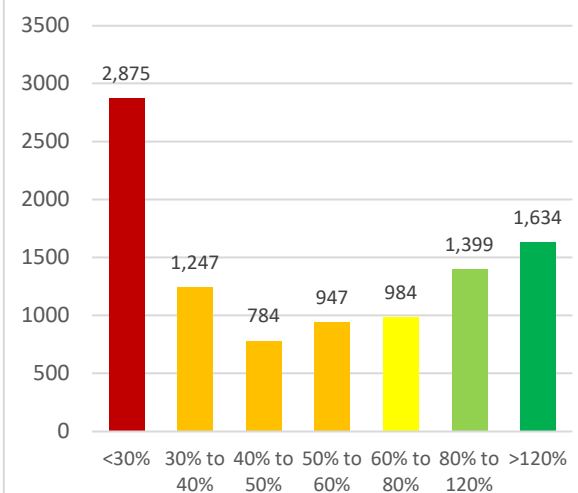
### Vacancy Rates

Total	19.7%	Owner	0%	Renter	0%
Seasonal	0.1%	Other	15.9%	# V Rent	120
				#V Owner	180

### Homeownership Rate by Race/Ethnicity

Black	54.3%	White	77.1%
Asian	46.2%	Other or Multiracial	33.3%
Am. Indian	20.0%	Hispanic	60.6%
Pacific Islnd	100.0%		

### Number of Households by AMI Group



## Detroit-Grandmont-Rosedale

### Housing Policy Indicators

#### Household Count and Growth

	Market	Partnership
Household Change, 2016 to 2021	5.9%	-2.7%
Household Count, 2021	9,869	250,096

#### Housing Affordability

	Market			Partnership		
	Number	%	% Change	Number	%	% Change
Home value / partnership income	1.98	--	--	--	--	--
Median Income, 2021	\$32,879	--	0.6%	\$34,762	--	19.9%
Median owner income, 2021	\$38,179	--	-17.2%	\$44,407	--	4.6%
Median renter income, 2021	\$17,533	--	22.2%	\$26,371	--	33.4%
Median home value	\$68,709	--	34.1%	\$57,700	--	27.5%
Median gross rent	\$905	--	-3.1%	\$899	--	8.0%
Income needed for median rent	\$36,200	--	--	\$35,960	--	--
Income needed for median value	\$22,903	--	--	\$19,233	--	--
Overburdened households	4,134	42%	4.8%	99,245	39.7%	0.0%

#### Housing Quality and Vacancy

	Market			Partnership		
	Number	%	% Change	Number	%	% Change
"Other" vacancy	1,955	15.9%	-4.0%	60,923	16.7%	-24.4%
Seasonal vacancy	8	0.1%	-89.5%	1,112	0.3%	-16.4%
For-Sale vacancy	180	1.5%	-48.6%	5,405	1.5%	-28.7%
For-Rent vacancy	120	1.0%	-87.8%	4,925	1.3%	-59.2%
Homes built pre-1940	4,010	32.6%	--	111,215	30.4%	--
Homes built post-1990	167	1.4%	--	21,237	5.8%	--

#### Other Market Indicators

Housing Policy Matchmaker Type*	<b>Low Cost and Growing</b>
Strength and Need Type**	<b>Low Strength and High Need (Type II)</b>

### Gap Analysis 2021

	Owner Units	Renter Units	Total Units
Market demand (estimated annual moves)	54	191	245
Market supply (vacant on market, adjusted for age)	174	109	283
5 year Market production goals (based on 75K units)	0	79	79
1 year Market production goals (based on 15K units)	0	16	16
5 year Partnership goals (based on 75K units)	179	2,573	2,752
1 year Partnership goals (based on 15K units)	36	515	550



## Detroit-Grandmont-Rosedale

### Home Mortgage Disclosure Act Patterns, 2021

Total Apps	190	Total Amt/App	\$118,368	% Approved	56.3%
Total Conventional Apps	82	Conventional Amt/App	\$109,268	% Conv Apprvd	53.7%
Total Assisted Apps	108	Assisted Amt/App	\$125,278	% Asst Apprvd	58.3%
<b>Applications by Race: White</b>					
Total Apps	13	Total Amt/App	\$128,077	% Positive	84.6%
Total Conventional Apps	11	Conventional Amt/App	\$120,455	% Conv Positive	90.9%
Total Assisted Apps	2	Assisted Amt/App	\$170,000	% Asst Positive	50.0%
<b>Applications by Race: Black</b>					
Total Apps	144	Total Amt/App	\$115,764	% Positive	55%
Total Conventional Apps	51	Conventional Amt/App	\$102,451	% Conv Positive	49.0%
Total Assisted Apps	93	Assisted Amt/App	\$123,065	% Asst Positive	58.1%
<b>Applications by Race: Asian</b>					
Total Apps	2	Total Amt/App	\$175,000	% Positive	50.0%
Total Conventional Apps	2	Conventional Amt/App	\$175,000	% Conv Positive	50.0%
Total Assisted Apps	0	Assisted Amt/App	\$0	% Asst Positive	NA
<b>Applications by Race: Native American</b>					
Total Apps	0	Total Amt/App	\$0	% Positive	NA
Total Conventional Apps	0	Conventional Amt/App	\$0	% Conv Positive	NA
Total Assisted Apps	0	Assisted Amt/App	\$0	% Asst Positive	NA
<b>Applications by Race: Hawaiian or Pacific Islander</b>					
Total Apps	1	Total Amt/App	\$65,000	% Positive	0.0%
Total Conventional Apps	1	Conventional Amt/App	\$65,000	% Conv Positive	0.0%
Total Assisted Apps	0	Assisted Amt/App	\$0	% Asst Positive	NA
<b>Applications by Race: Race Not Available</b>					
Total Apps	29	Total Amt/App	\$125,345	% Positive	55.2%
Total Conventional Apps	16	Conventional Amt/App	\$118,125	% Conv Positive	50.0%
Total Assisted Apps	13	Assisted Amt/App	\$134,231	% Asst Positive	61.5%
<b>Applications by Ethnicity: Hispanic</b>					
Total Apps	1	Total Amt/App	\$165,000	% Positive	0.0%
Total Conventional Apps	1	Conventional Amt/App	\$165,000	% Conv Positive	0.0%
Total Assisted Apps	0	Assisted Amt/App	\$0	% Asst Positive	NA

# Detroit-Jefferson North Assembly Plant

Population	Households	Median HH Income	Owner HH Income	Renter HH Income
16,289	6,323	\$23,289	\$43,127	\$13,065

## Housing Costs

### Owner Units

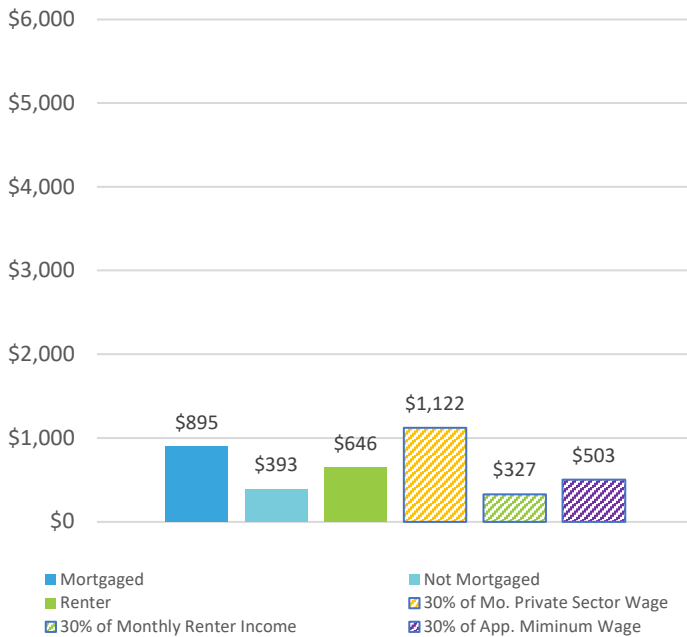
Home Value	\$55,709	2016 Value	\$33,686
Cost M/NM	\$895/\$393	Value ▲	65.4%
\$18,570 To afford median home			

### Renter Units

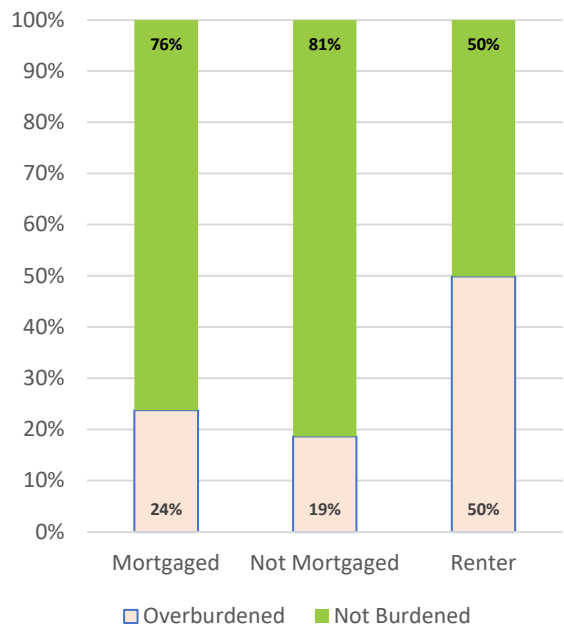
Gross Rent	\$646	2016 Rent	\$694
		Rent ▲	-6.9%
\$25,840 To afford median gross rent			

## Affordability Gap

### Monthly Costs: Owners and Renters



### Cost-Burdened Households



## Housing and Development Conditions

### Housing Stock

Units	10,333	Owner HH	45%	Renter HH	55%
Median Year Built	1942	% Built Pre-1970		81.5%	
Median Move Year	2010	% Built After 2010		1.6%	
Median Rooms	5.8	SF%	52.1%	MM%	32.8%
				MF%	14.9%

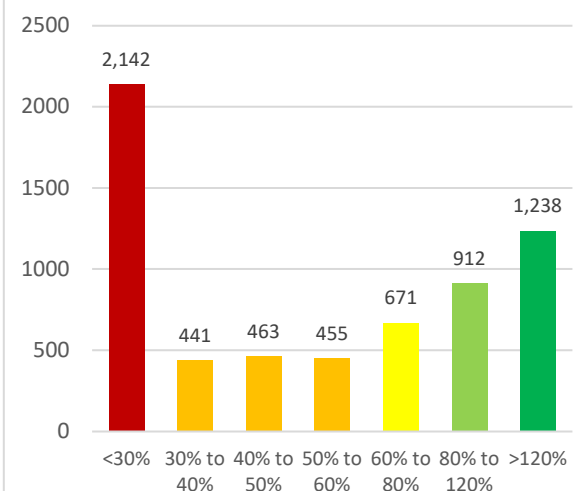
### Vacancy Rates

Total	38.8%	Owner	0%	Renter	0%
Seasonal	0.3%	Other	36.6%	# V Rent	67
				#V Owner	62

### Homeownership Rate by Race/Ethnicity

Black	44.0%	White	58.1%
Asian	100.0%	Other or Multiracial	47.4%
Am. Indian	0.0%	Hispanic	22.2%
Pacific Islnd	0.0%		

### Number of Households by AMI Group



## Detroit-Jefferson North Assembly Plant

### Housing Policy Indicators

#### Household Count and Growth

	Market	Partnership
Household Change, 2016 to 2021	-5.0%	-2.7%
Household Count, 2021	6,323	250,096

#### Housing Affordability

	Market			Partnership		
	Number	%	% Change	Number	%	% Change
Home value / partnership income	1.60	--	--	--	--	--
Median Income, 2021	\$23,289	--	20.6%	\$34,762	--	19.9%
Median owner income, 2021	\$43,127	--	42.8%	\$44,407	--	4.6%
Median renter income, 2021	\$13,065	--	-11.0%	\$26,371	--	33.4%
Median home value	\$55,709	--	65.4%	\$57,700	--	27.5%
Median gross rent	\$646	--	-6.9%	\$899	--	8.0%
Income needed for median rent	\$25,840	--	--	\$35,960	--	--
Income needed for median value	\$18,570	--	--	\$19,233	--	--
Overburdened households	2,287	36%	-25.0%	99,245	39.7%	0.0%

#### Housing Quality and Vacancy

	Market			Partnership		
	Number	%	% Change	Number	%	% Change
"Other" vacancy	3,779	36.6%	-12.9%	60,923	16.7%	-24.4%
Seasonal vacancy	27	0.3%	145.5%	1,112	0.3%	-16.4%
For-Sale vacancy	62	0.6%	244.4%	5,405	1.5%	-28.7%
For-Rent vacancy	67	0.6%	-58.1%	4,925	1.3%	-59.2%
Homes built pre-1940	5,586	54.1%	--	111,215	30.4%	--
Homes built post-1990	1,118	10.8%	--	21,237	5.8%	--

#### Other Market Indicators

Housing Policy Matchmaker Type\*  
Strength and Need Type\*\*

**Low Cost and Shrinking**  
**Low Strength and High Need (Type II)**

### Gap Analysis 2021

	Owner Units	Renter Units	Total Units
Market demand (estimated annual moves)	23	151	174
Market supply (vacant on market, adjusted for age)	55	48	103
5 year Market production goals (based on 75K units)	0	99	99
1 year Market production goals (based on 15K units)	0	20	20
5 year Partnership goals (based on 75K units)	179	2,573	2,752
1 year Partnership goals (based on 15K units)	36	515	550

## Detroit-Jefferson North Assembly Plant

### Home Mortgage Disclosure Act Patterns, 2021

Total Apps	45	Total Amt/App	\$156,778	% Approved	48.9%
Total Conventional Apps	30	Conventional Amt/App	\$164,000	% Conv Apprvd	56.7%
Total Assisted Apps	15	Assisted Amt/App	\$142,333	% Asst Apprvd	33.3%
<b>Applications by Race: White</b>					
Total Apps	19	Total Amt/App	\$160,263	% Positive	52.6%
Total Conventional Apps	16	Conventional Amt/App	\$165,000	% Conv Positive	56.3%
Total Assisted Apps	3	Assisted Amt/App	\$135,000	% Asst Positive	33.3%
<b>Applications by Race: Black</b>					
Total Apps	15	Total Amt/App	\$153,000	% Positive	60%
Total Conventional Apps	8	Conventional Amt/App	\$147,500	% Conv Positive	62.5%
Total Assisted Apps	7	Assisted Amt/App	\$159,286	% Asst Positive	57.1%
<b>Applications by Race: Asian</b>					
Total Apps	0	Total Amt/App	\$0	% Positive	NA
Total Conventional Apps	0	Conventional Amt/App	\$0	% Conv Positive	NA
Total Assisted Apps	0	Assisted Amt/App	\$0	% Asst Positive	NA
<b>Applications by Race: Native American</b>					
Total Apps	0	Total Amt/App	\$0	% Positive	NA
Total Conventional Apps	0	Conventional Amt/App	\$0	% Conv Positive	NA
Total Assisted Apps	0	Assisted Amt/App	\$0	% Asst Positive	NA
<b>Applications by Race: Hawaiian or Pacific Islander</b>					
Total Apps	1	Total Amt/App	\$175,000	% Positive	0.0%
Total Conventional Apps	1	Conventional Amt/App	\$175,000	% Conv Positive	0.0%
Total Assisted Apps	0	Assisted Amt/App	\$0	% Asst Positive	NA
<b>Applications by Race: Race Not Available</b>					
Total Apps	7	Total Amt/App	\$149,286	% Positive	28.6%
Total Conventional Apps	3	Conventional Amt/App	\$165,000	% Conv Positive	66.7%
Total Assisted Apps	4	Assisted Amt/App	\$137,500	% Asst Positive	0.0%
<b>Applications by Ethnicity: Hispanic</b>					
Total Apps	0	Total Amt/App	\$0	% Positive	NA
Total Conventional Apps	0	Conventional Amt/App	\$0	% Conv Positive	NA
Total Assisted Apps	0	Assisted Amt/App	\$0	% Asst Positive	NA

# Detroit-North End

Population	Households	Median HH Income	Owner HH Income	Renter HH Income
11,003	5,542	\$32,675	\$50,641	\$23,768

## Housing Costs

### Owner Units

Home Value	\$122,325	2016 Value	\$79,160
Cost M/NM	\$1669/\$575	Value ▲	54.5%

\$40,775 To afford median home

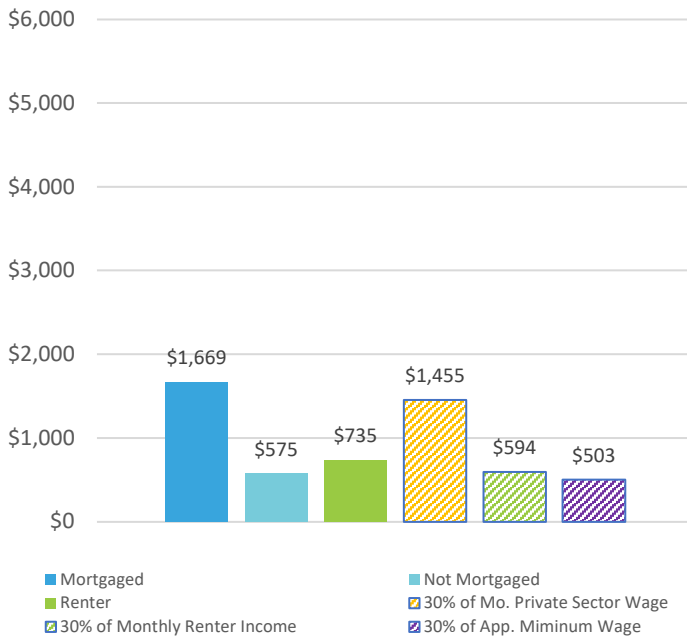
### Renter Units

Gross Rent	\$735	2016 Rent	\$623
		Rent ▲	18.0%

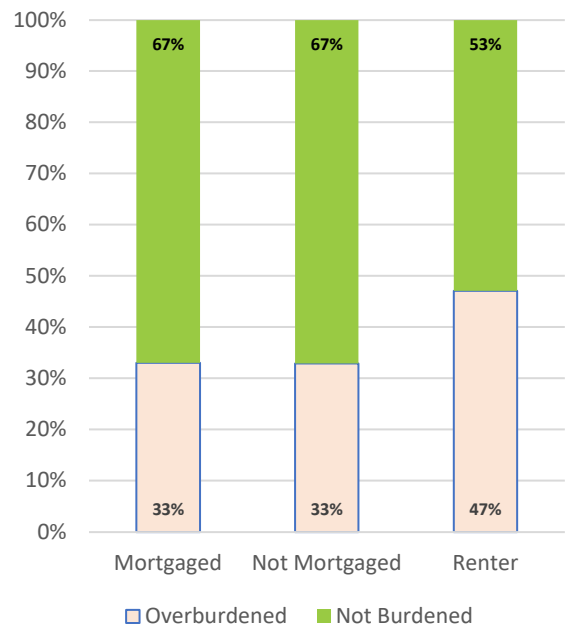
\$29,400 To afford median gross rent

## Affordability Gap

### Monthly Costs: Owners and Renters



### Cost-Burdened Households



## Housing and Development Conditions

### Housing Stock

Units	7,806	Owner HH	35%	Renter HH	65%
Median Year Built	1945	% Built Pre-1970			76.1%
Median Move Year	2015	% Built After 2010			3.6%
Median Rooms	5.2	SF%	36.7%	MM%	22.9%
		MF%			40.2%

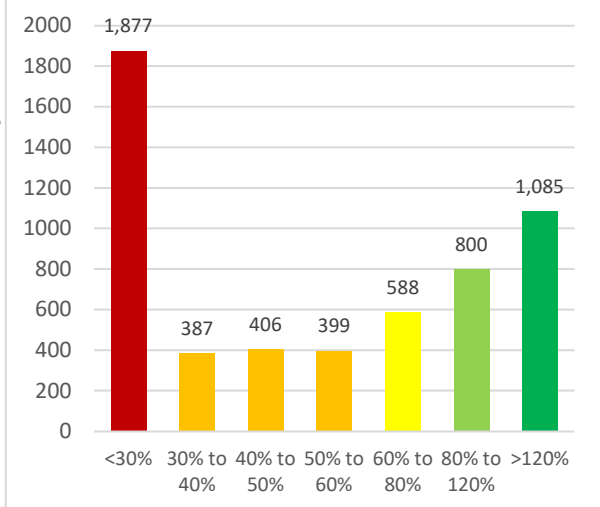
### Vacancy Rates

Total	29%	Owner	0%	Renter	0%
Seasonal	0.3%	Other	26.2%	# V Rent	139
				# V Owner	18

### Homeownership Rate by Race/Ethnicity

Black	30.8%	White	43.4%
Asian	66.0%	Other or Multiracial	57.1%
Am. Indian	0.0%	Hispanic	52.8%
Pacific Islnd	100.0%		

### Number of Households by AMI Group



## Detroit-North End

### Housing Policy Indicators

#### Household Count and Growth

	Market	Partnership
Household Change, 2016 to 2021	-0.7%	-2.7%
Household Count, 2021	5,542	250,096

#### Housing Affordability

	Market			Partnership		
	Number	%	% Change	Number	%	% Change
Home value / partnership income	3.52	--	--	--	--	--
Median Income, 2021	\$32,675	--	29.1%	\$34,762	--	19.9%
Median owner income, 2021	\$50,641	--	-14.0%	\$44,407	--	4.6%
Median renter income, 2021	\$23,768	--	55.1%	\$26,371	--	33.4%
Median home value	\$122,325	--	54.5%	\$57,700	--	27.5%
Median gross rent	\$735	--	18.0%	\$899	--	8.0%
Income needed for median rent	\$29,400	--	--	\$35,960	--	--
Income needed for median value	\$40,775	--	--	\$19,233	--	--
Overburdened households	2,335	42%	-6.7%	99,245	39.7%	0.0%

#### Housing Quality and Vacancy

	Market			Partnership		
	Number	%	% Change	Number	%	% Change
"Other" vacancy	2,044	26.2%	-18.7%	60,923	16.7%	-24.4%
Seasonal vacancy	26	0.3%	-51.9%	1,112	0.3%	-16.4%
For-Sale vacancy	18	0.2%	-82.2%	5,405	1.5%	-28.7%
For-Rent vacancy	139	1.8%	-70.8%	4,925	1.3%	-59.2%
Homes built pre-1940	4,571	58.6%	--	111,215	30.4%	--
Homes built post-1990	1,000	12.8%	--	21,237	5.8%	--

#### Other Market Indicators

Housing Policy Matchmaker Type*	<b>Moderately High Cost and Stable</b>
Strength and Need Type**	<b>Low Strength and High Need (Type II)</b>

### Gap Analysis 2021

	Owner Units	Renter Units	Total Units
Market demand (estimated annual moves)	64	210	274
Market supply (vacant on market, adjusted for age)	15	94	109
5 year Market production goals (based on 75K units)	47	112	159
1 year Market production goals (based on 15K units)	9	22	32
5 year Partnership goals (based on 75K units)	179	2,573	2,752
1 year Partnership goals (based on 15K units)	36	515	550

## Detroit-North End

### Home Mortgage Disclosure Act Patterns, 2021

Total Apps	134	Total Amt/App	\$235,448	% Approved	67.2%
Total Conventional Apps	107	Conventional Amt/App	\$231,822	% Conv Apprvd	71.0%
Total Assisted Apps	27	Assisted Amt/App	\$249,815	% Asst Apprvd	51.9%
<b>Applications by Race: White</b>					
Total Apps	71	Total Amt/App	\$247,113	% Positive	71.8%
Total Conventional Apps	61	Conventional Amt/App	\$243,689	% Conv Positive	75.4%
Total Assisted Apps	10	Assisted Amt/App	\$268,000	% Asst Positive	50.0%
<b>Applications by Race: Black</b>					
Total Apps	28	Total Amt/App	\$212,857	% Positive	57%
Total Conventional Apps	19	Conventional Amt/App	\$207,632	% Conv Positive	63.2%
Total Assisted Apps	9	Assisted Amt/App	\$223,889	% Asst Positive	44.4%
<b>Applications by Race: Asian</b>					
Total Apps	6	Total Amt/App	\$223,333	% Positive	83.3%
Total Conventional Apps	4	Conventional Amt/App	\$185,000	% Conv Positive	75.0%
Total Assisted Apps	2	Assisted Amt/App	\$300,000	% Asst Positive	100.0%
<b>Applications by Race: Native American</b>					
Total Apps	1	Total Amt/App	\$145,000	% Positive	100.0%
Total Conventional Apps	1	Conventional Amt/App	\$145,000	% Conv Positive	100.0%
Total Assisted Apps	0	Assisted Amt/App	\$0	% Asst Positive	NA
<b>Applications by Race: Hawaiian or Pacific Islander</b>					
Total Apps	0	Total Amt/App	\$0	% Positive	NA
Total Conventional Apps	0	Conventional Amt/App	\$0	% Conv Positive	NA
Total Assisted Apps	0	Assisted Amt/App	\$0	% Asst Positive	NA
<b>Applications by Race: Race Not Available</b>					
Total Apps	27	Total Amt/App	\$233,889	% Positive	59.3%
Total Conventional Apps	21	Conventional Amt/App	\$231,667	% Conv Positive	61.9%
Total Assisted Apps	6	Assisted Amt/App	\$241,667	% Asst Positive	50.0%
<b>Applications by Ethnicity: Hispanic</b>					
Total Apps	4	Total Amt/App	\$265,000	% Positive	75.0%
Total Conventional Apps	4	Conventional Amt/App	\$265,000	% Conv Positive	75.0%
Total Assisted Apps	0	Assisted Amt/App	\$0	% Asst Positive	NA

# Detroit-North, 7 Mile and Wyoming

Population	Households	Median HH Income	Owner HH Income	Renter HH Income
33,808	12,959	\$42,189	\$46,989	\$34,930

## Housing Costs

### Owner Units

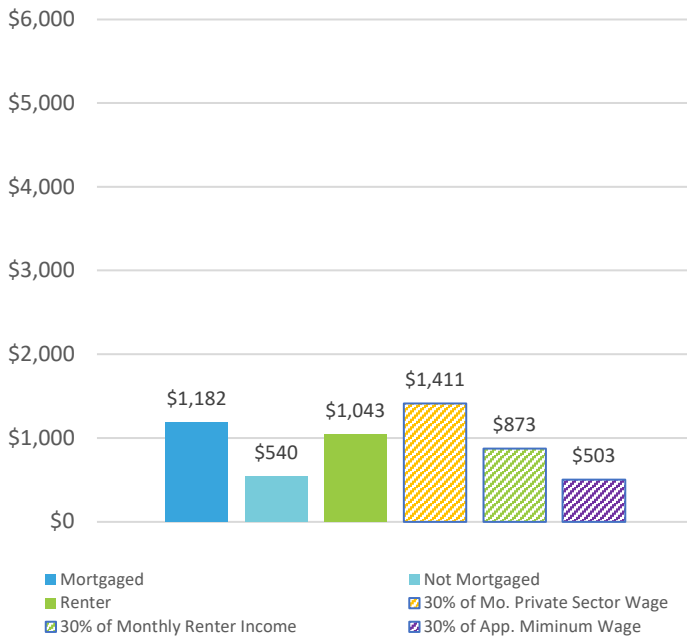
Home Value	\$78,115	2016 Value	\$60,914
Cost M/NM	\$1182/\$540	Value ▲	28.2%
\$26,038 To afford median home			

### Renter Units

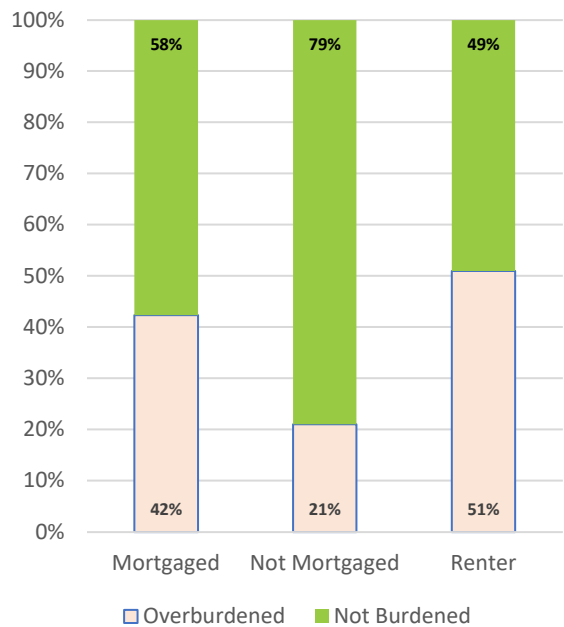
Gross Rent	\$1,043	2016 Rent	\$898
		Rent ▲	16.2%
\$41,720 To afford median gross rent			

## Affordability Gap

### Monthly Costs: Owners and Renters



### Cost-Burdened Households



## Housing and Development Conditions

### Housing Stock

Units	14,325	Owner HH	64%	Renter HH	36%
Median Year Built	1948	% Built Pre-1970		94.4%	
Median Move Year	2008	% Built After 2010		0.3%	
Median Rooms	6.3	SF%	77.4%	MM%	18%
				MF%	3.8%

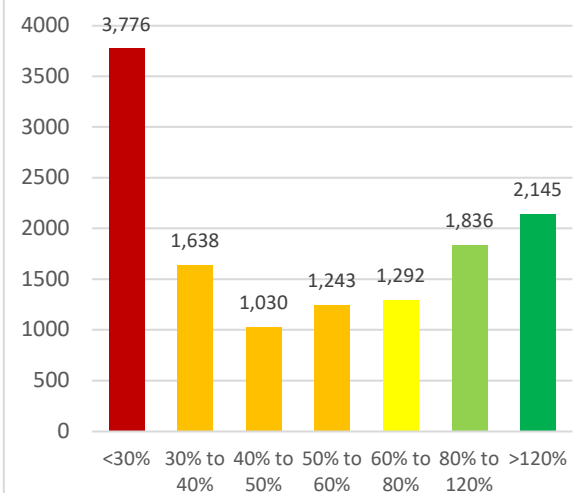
### Vacancy Rates

Total	9.5%	Owner	0%	Renter	0%
Seasonal	0.5%	Other	8.0%	# V Rent	0
				#V Owner	30

### Homeownership Rate by Race/Ethnicity

Black	64.0%	White	69.3%
Asian	26.4%	Other or Multiracial	79.6%
Am. Indian	100.0%	Hispanic	72.7%
Pacific Islnd	0.0%		

### Number of Households by AMI Group





## Detroit-North, 7 Mile and Wyoming

### Housing Policy Indicators

#### Household Count and Growth

	Market	Partnership
Household Change, 2016 to 2021	4.4%	-2.7%
Household Count, 2021	12,959	250,096

#### Housing Affordability

	Market			Partnership		
	Number	%	% Change	Number	%	% Change
Home value / partnership income	2.25	--	--	--	--	--
Median Income, 2021	\$42,189	--	25.5%	\$34,762	--	19.9%
Median owner income, 2021	\$46,989	--	6.6%	\$44,407	--	4.6%
Median renter income, 2021	\$34,930	--	49.8%	\$26,371	--	33.4%
Median home value	\$78,115	--	28.2%	\$57,700	--	27.5%
Median gross rent	\$1,043	--	16.2%	\$899	--	8.0%
Income needed for median rent	\$41,720	--	--	\$35,960	--	--
Income needed for median value	\$26,038	--	--	\$19,233	--	--
Overburdened households	4,817	37%	-11.8%	99,245	39.7%	0.0%

#### Housing Quality and Vacancy

	Market			Partnership		
	Number	%	% Change	Number	%	% Change
"Other" vacancy	1,149	8.0%	165.4%	60,923	16.7%	-24.4%
Seasonal vacancy	74	0.5%	72.1%	1,112	0.3%	-16.4%
For-Sale vacancy	30	0.2%	-96.9%	5,405	1.5%	-28.7%
For-Rent vacancy	0	0.0%	-100.0%	4,925	1.3%	-59.2%
Homes built pre-1940	3,491	24.4%	--	111,215	30.4%	--
Homes built post-1990	348	2.4%	--	21,237	5.8%	--

#### Other Market Indicators

Housing Policy Matchmaker Type*	<b>Low Cost and Growing</b>
Strength and Need Type**	<b>High Strength and High Need (Type I)</b>

### Gap Analysis 2021

	Owner Units	Renter Units	Total Units
Market demand (estimated annual moves)	90	162	251
Market supply (vacant on market, adjusted for age)	29	0	29
5 year Market production goals (based on 75K units)	59	156	215
1 year Market production goals (based on 15K units)	12	31	43
5 year Partnership goals (based on 75K units)	179	2,573	2,752
1 year Partnership goals (based on 15K units)	36	515	550

## Detroit-North, 7 Mile and Wyoming

### Home Mortgage Disclosure Act Patterns, 2021

Total Apps	436	Total Amt/App	\$143,234	% Approved	65.1%
Total Conventional Apps	239	Conventional Amt/App	\$142,364	% Conv Apprvd	64.9%
Total Assisted Apps	197	Assisted Amt/App	\$144,289	% Asst Apprvd	65.5%
<b>Applications by Race: White</b>					
Total Apps	55	Total Amt/App	\$159,182	% Positive	78.2%
Total Conventional Apps	49	Conventional Amt/App	\$161,327	% Conv Positive	79.6%
Total Assisted Apps	6	Assisted Amt/App	\$141,667	% Asst Positive	66.7%
<b>Applications by Race: Black</b>					
Total Apps	283	Total Amt/App	\$140,230	% Positive	63%
Total Conventional Apps	127	Conventional Amt/App	\$136,024	% Conv Positive	63.0%
Total Assisted Apps	156	Assisted Amt/App	\$143,654	% Asst Positive	62.2%
<b>Applications by Race: Asian</b>					
Total Apps	6	Total Amt/App	\$161,667	% Positive	83.3%
Total Conventional Apps	4	Conventional Amt/App	\$142,500	% Conv Positive	100.0%
Total Assisted Apps	2	Assisted Amt/App	\$200,000	% Asst Positive	50.0%
<b>Applications by Race: Native American</b>					
Total Apps	1	Total Amt/App	\$55,000	% Positive	100.0%
Total Conventional Apps	1	Conventional Amt/App	\$55,000	% Conv Positive	100.0%
Total Assisted Apps	0	Assisted Amt/App	\$0	% Asst Positive	NA
<b>Applications by Race: Hawaiian or Pacific Islander</b>					
Total Apps	2	Total Amt/App	\$195,000	% Positive	100.0%
Total Conventional Apps	1	Conventional Amt/App	\$175,000	% Conv Positive	100.0%
Total Assisted Apps	1	Assisted Amt/App	\$215,000	% Asst Positive	100.0%
<b>Applications by Race: Race Not Available</b>					
Total Apps	82	Total Amt/App	\$140,854	% Positive	62.2%
Total Conventional Apps	52	Conventional Amt/App	\$139,038	% Conv Positive	51.9%
Total Assisted Apps	30	Assisted Amt/App	\$144,000	% Asst Positive	80.0%
<b>Applications by Ethnicity: Hispanic</b>					
Total Apps	10	Total Amt/App	\$141,000	% Positive	70.0%
Total Conventional Apps	5	Conventional Amt/App	\$115,000	% Conv Positive	60.0%
Total Assisted Apps	5	Assisted Amt/App	\$167,000	% Asst Positive	80.0%

# Detroit-Northeast, 7 Mile and Ryan

Population	Households	Median HH Income	Owner HH Income	Renter HH Income
45,571	15,557	\$34,116	\$38,809	\$28,539

## Housing Costs

### Owner Units

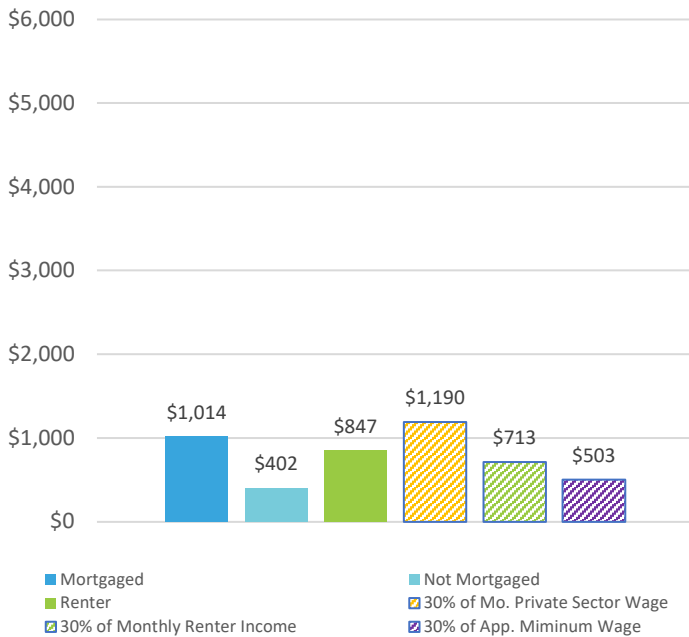
Home Value	\$41,372	2016 Value	\$35,933
Cost M/NM	\$1014/\$402	Value ▲	15.1%
\$13,791 To afford median home			

### Renter Units

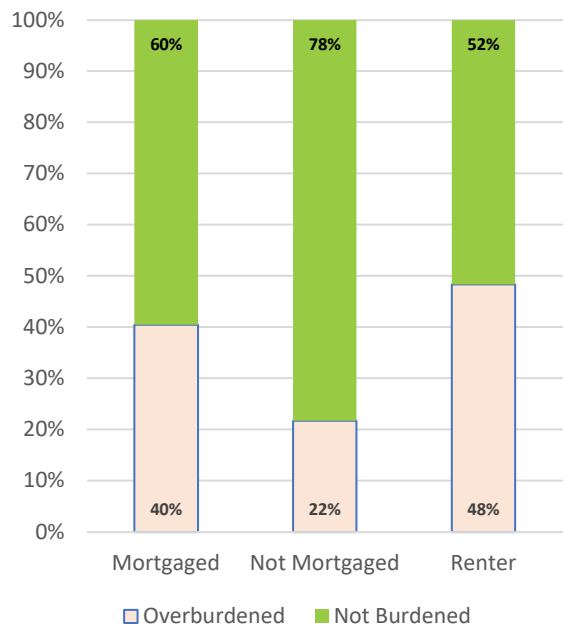
Gross Rent	\$847	2016 Rent	\$775
		Rent ▲	9.2%
\$33,880 To afford median gross rent			

## Affordability Gap

### Monthly Costs: Owners and Renters



### Cost-Burdened Households



## Housing and Development Conditions

### Housing Stock

Units	22,827	Owner HH	57%	Renter HH	43%
Median Year Built	1948	% Built Pre-1970		93.2%	
Median Move Year	2009	% Built After 2010		0.1%	
Median Rooms	5.6	SF%	87%	MM%	7.9%
		MF%	4.7%		

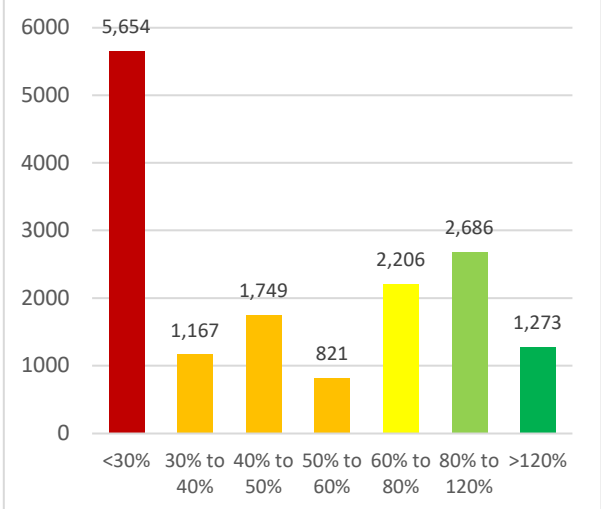
### Vacancy Rates

Total	31.8%	Owner	0.1%	Renter	0%
Seasonal	0.0%	Other	27.1%	# V Rent	332
				# V Owner	519

### Homeownership Rate by Race/Ethnicity

Black	55.1%	White	73.9%
Asian	62.1%	Other or Multiracial	48.4%
Am. Indian	93.7%	Hispanic	80.6%
Pacific Islnd	0.0%		

### Number of Households by AMI Group



## Detroit-Northeast, 7 Mile and Ryan

### Housing Policy Indicators

#### Household Count and Growth

	Market	Partnership
Household Change, 2016 to 2021	1.9%	-2.7%
Household Count, 2021	15,557	250,096

#### Housing Affordability

	Market			Partnership		
	Number	%	% Change	Number	%	% Change
Home value / partnership income	1.19	--	--	--	--	--
Median Income, 2021	\$34,116	--	25.2%	\$34,762	--	19.9%
Median owner income, 2021	\$38,809	--	2.0%	\$44,407	--	4.6%
Median renter income, 2021	\$28,539	--	80.8%	\$26,371	--	33.4%
Median home value	\$41,372	--	15.1%	\$57,700	--	27.5%
Median gross rent	\$847	--	9.2%	\$899	--	8.0%
Income needed for median rent	\$33,880	--	--	\$35,960	--	--
Income needed for median value	\$13,791	--	--	\$19,233	--	--
Overburdened households	5,530	36%	-12.5%	99,245	39.7%	0.0%

#### Housing Quality and Vacancy

	Market			Partnership		
	Number	%	% Change	Number	%	% Change
"Other" vacancy	6,190	27.1%	-19.9%	60,923	16.7%	-24.4%
Seasonal vacancy	10	0.0%	-71.4%	1,112	0.3%	-16.4%
For-Sale vacancy	519	2.3%	23.0%	5,405	1.5%	-28.7%
For-Rent vacancy	332	1.5%	-43.2%	4,925	1.3%	-59.2%
Homes built pre-1940	6,097	26.7%	--	111,215	30.4%	--
Homes built post-1990	408	1.8%	--	21,237	5.8%	--

#### Other Market Indicators

Housing Policy Matchmaker Type*	<b>Low Cost and Growing</b>
Strength and Need Type**	<b>Low Strength and High Need (Type II)</b>

### Gap Analysis 2021

	Owner Units	Renter Units	Total Units
Market demand (estimated annual moves)	88	221	309
Market supply (vacant on market, adjusted for age)	496	293	790
5 year Market production goals (based on 75K units)	0	0	0
1 year Market production goals (based on 15K units)	0	0	0
5 year Partnership goals (based on 75K units)	179	2,573	2,752
1 year Partnership goals (based on 15K units)	36	515	550

## Detroit-Northeast, 7 Mile and Ryan

### Home Mortgage Disclosure Act Patterns, 2021

Total Apps	101	Total Amt/App	\$69,356	% Approved	47.5%
Total Conventional Apps	50	Conventional Amt/App	\$64,400	% Conv Apprvd	54.0%
Total Assisted Apps	51	Assisted Amt/App	\$74,216	% Asst Apprvd	41.2%
<b>Applications by Race: White</b>					
Total Apps	7	Total Amt/App	\$70,714	% Positive	71.4%
Total Conventional Apps	5	Conventional Amt/App	\$81,000	% Conv Positive	100.0%
Total Assisted Apps	2	Assisted Amt/App	\$45,000	% Asst Positive	0.0%
<b>Applications by Race: Black</b>					
Total Apps	62	Total Amt/App	\$71,290	% Positive	45%
Total Conventional Apps	26	Conventional Amt/App	\$65,000	% Conv Positive	46.2%
Total Assisted Apps	36	Assisted Amt/App	\$75,833	% Asst Positive	44.4%
<b>Applications by Race: Asian</b>					
Total Apps	1	Total Amt/App	\$75,000	% Positive	100.0%
Total Conventional Apps	1	Conventional Amt/App	\$75,000	% Conv Positive	100.0%
Total Assisted Apps	0	Assisted Amt/App	\$0	% Asst Positive	NA
<b>Applications by Race: Native American</b>					
Total Apps	0	Total Amt/App	\$0	% Positive	NA
Total Conventional Apps	0	Conventional Amt/App	\$0	% Conv Positive	NA
Total Assisted Apps	0	Assisted Amt/App	\$0	% Asst Positive	NA
<b>Applications by Race: Hawaiian or Pacific Islander</b>					
Total Apps	0	Total Amt/App	\$0	% Positive	NA
Total Conventional Apps	0	Conventional Amt/App	\$0	% Conv Positive	NA
Total Assisted Apps	0	Assisted Amt/App	\$0	% Asst Positive	NA
<b>Applications by Race: Race Not Available</b>					
Total Apps	28	Total Amt/App	\$65,357	% Positive	46.4%
Total Conventional Apps	15	Conventional Amt/App	\$57,667	% Conv Positive	53.3%
Total Assisted Apps	13	Assisted Amt/App	\$74,231	% Asst Positive	38.5%
<b>Applications by Ethnicity: Hispanic</b>					
Total Apps	1	Total Amt/App	\$65,000	% Positive	0.0%
Total Conventional Apps	1	Conventional Amt/App	\$65,000	% Conv Positive	0.0%
Total Assisted Apps	0	Assisted Amt/App	\$0	% Asst Positive	NA

# Detroit-Northeast, Seymour and Gratiot

Population	Households	Median HH Income	Owner HH Income	Renter HH Income
42,990	16,301	\$38,011	\$49,159	\$34,829

## Housing Costs

### Owner Units

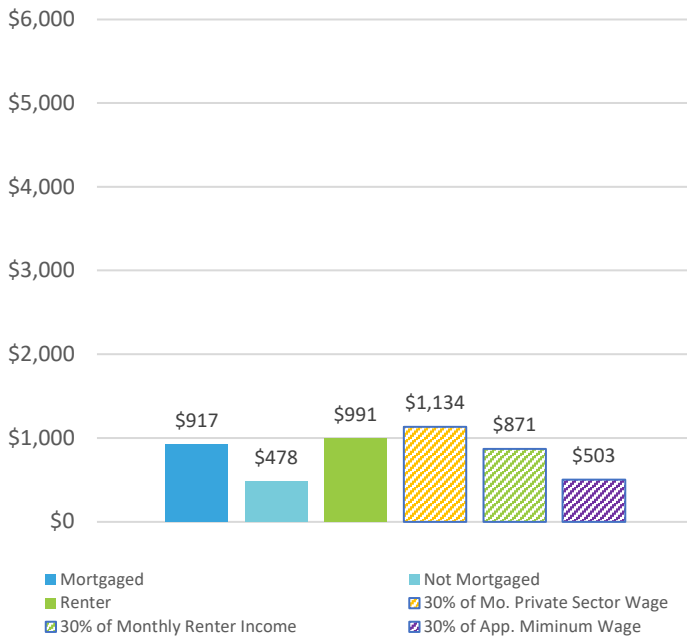
Home Value	\$40,642	2016 Value	\$34,960
Cost M/NM	\$917/\$478	Value ▲	16.3%
\$13,547 To afford median home			

### Renter Units

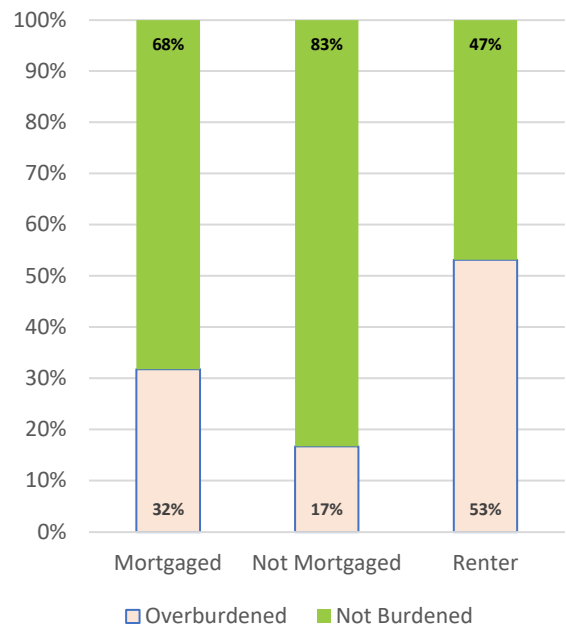
Gross Rent	\$991	2016 Rent	\$970
		Rent ▲	2.2%
\$39,640 To afford median gross rent			

## Affordability Gap

### Monthly Costs: Owners and Renters



### Cost-Burdened Households



## Housing and Development Conditions

### Housing Stock

Units	22,755	Owner HH	36%	Renter HH	64%
Median Year Built	1949	% Built Pre-1970	92.6%		
Median Move Year	2015	% Built After 2010	0.3%		
Median Rooms	6.5	SF%	85.1%	MM%	7.3%
		MF%	7%		

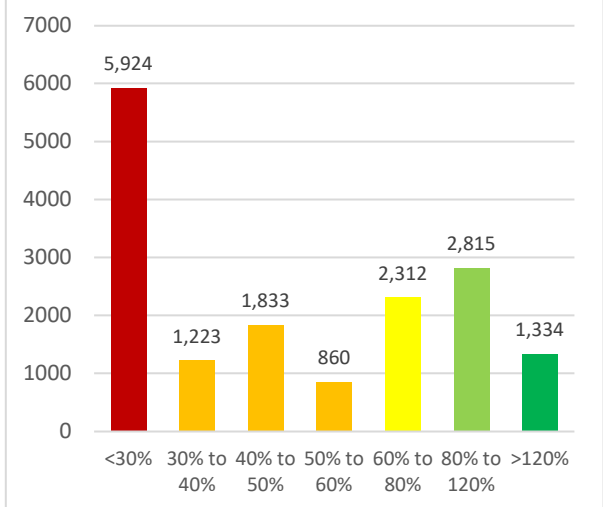
### Vacancy Rates

Total	28.4%	Owner	0%	Renter	0%
Seasonal	0.0%	Other	25.4%	# V Rent	208
				#V Owner	229

### Homeownership Rate by Race/Ethnicity

Black	33.2%	White	84.4%
Asian	55.0%	Other or Multiracial	55.7%
Am. Indian	16.1%	Hispanic	71.4%
Pacific Islnd	0.0%		

### Number of Households by AMI Group



## Detroit-Northeast, Seymour and Gratiot

### Housing Policy Indicators

#### Household Count and Growth

	Market	Partnership
Household Change, 2016 to 2021	-3.5%	-2.7%
Household Count, 2021	16,301	250,096

#### Housing Affordability

	Market			Partnership		
	Number	%	% Change	Number	%	% Change
Home value / partnership income	1.17	--	--	--	--	--
Median Income, 2021	\$38,011	--	19.3%	\$34,762	--	19.9%
Median owner income, 2021	\$49,159	--	15.0%	\$44,407	--	4.6%
Median renter income, 2021	\$34,829	--	38.3%	\$26,371	--	33.4%
Median home value	\$40,642	--	16.3%	\$57,700	--	27.5%
Median gross rent	\$991	--	2.2%	\$899	--	8.0%
Income needed for median rent	\$39,640	--	--	\$35,960	--	--
Income needed for median value	\$13,547	--	--	\$19,233	--	--
Overburdened households	6,819	42%	-12.0%	99,245	39.7%	0.0%

#### Housing Quality and Vacancy

	Market			Partnership		
	Number	%	% Change	Number	%	% Change
"Other" vacancy	5,781	25.4%	-11.4%	60,923	16.7%	-24.4%
Seasonal vacancy	6	0.0%	-89.7%	1,112	0.3%	-16.4%
For-Sale vacancy	229	1.0%	-15.5%	5,405	1.5%	-28.7%
For-Rent vacancy	208	0.9%	-81.1%	4,925	1.3%	-59.2%
Homes built pre-1940	3,885	17.1%	--	111,215	30.4%	--
Homes built post-1990	583	2.6%	--	21,237	5.8%	--

#### Other Market Indicators

Housing Policy Matchmaker Type\*  
Strength and Need Type\*\*

**Low Cost and Shrinking**  
**Low Strength and High Need (Type II)**

### Gap Analysis 2021

	Owner Units	Renter Units	Total Units
Market demand (estimated annual moves)	72	539	611
Market supply (vacant on market, adjusted for age)	220	188	409
5 year Market production goals (based on 75K units)	0	338	338
1 year Market production goals (based on 15K units)	0	68	68
5 year Partnership goals (based on 75K units)	179	2,573	2,752
1 year Partnership goals (based on 15K units)	36	515	550

## Detroit-Northeast, Seymour and Gratiot

### Home Mortgage Disclosure Act Patterns, 2021

Total Apps	119	Total Amt/App	\$71,975	% Approved	54.6%
Total Conventional Apps	54	Conventional Amt/App	\$68,519	% Conv Apprvd	38.9%
Total Assisted Apps	65	Assisted Amt/App	\$74,846	% Asst Apprvd	67.7%
<b>Applications by Race: White</b>					
Total Apps	11	Total Amt/App	\$67,727	% Positive	63.6%
Total Conventional Apps	4	Conventional Amt/App	\$57,500	% Conv Positive	50.0%
Total Assisted Apps	7	Assisted Amt/App	\$73,571	% Asst Positive	71.4%
<b>Applications by Race: Black</b>					
Total Apps	89	Total Amt/App	\$72,528	% Positive	55%
Total Conventional Apps	39	Conventional Amt/App	\$69,103	% Conv Positive	38.5%
Total Assisted Apps	50	Assisted Amt/App	\$75,200	% Asst Positive	68.0%
<b>Applications by Race: Asian</b>					
Total Apps	1	Total Amt/App	\$75,000	% Positive	100.0%
Total Conventional Apps	1	Conventional Amt/App	\$75,000	% Conv Positive	100.0%
Total Assisted Apps	0	Assisted Amt/App	\$0	% Asst Positive	NA
<b>Applications by Race: Native American</b>					
Total Apps	0	Total Amt/App	\$0	% Positive	NA
Total Conventional Apps	0	Conventional Amt/App	\$0	% Conv Positive	NA
Total Assisted Apps	0	Assisted Amt/App	\$0	% Asst Positive	NA
<b>Applications by Race: Hawaiian or Pacific Islander</b>					
Total Apps	0	Total Amt/App	\$0	% Positive	NA
Total Conventional Apps	0	Conventional Amt/App	\$0	% Conv Positive	NA
Total Assisted Apps	0	Assisted Amt/App	\$0	% Asst Positive	NA
<b>Applications by Race: Race Not Available</b>					
Total Apps	18	Total Amt/App	\$71,667	% Positive	44.4%
Total Conventional Apps	10	Conventional Amt/App	\$70,000	% Conv Positive	30.0%
Total Assisted Apps	8	Assisted Amt/App	\$73,750	% Asst Positive	62.5%
<b>Applications by Ethnicity: Hispanic</b>					
Total Apps	2	Total Amt/App	\$80,000	% Positive	50.0%
Total Conventional Apps	1	Conventional Amt/App	\$75,000	% Conv Positive	100.0%
Total Assisted Apps	1	Assisted Amt/App	\$85,000	% Asst Positive	0.0%



# Detroit-Northwest, 7 Mile and Greenfield

Population	Households	Median HH Income	Owner HH Income	Renter HH Income
32,736	13,115	\$36,822	\$44,505	\$27,483

## Housing Costs

### Owner Units

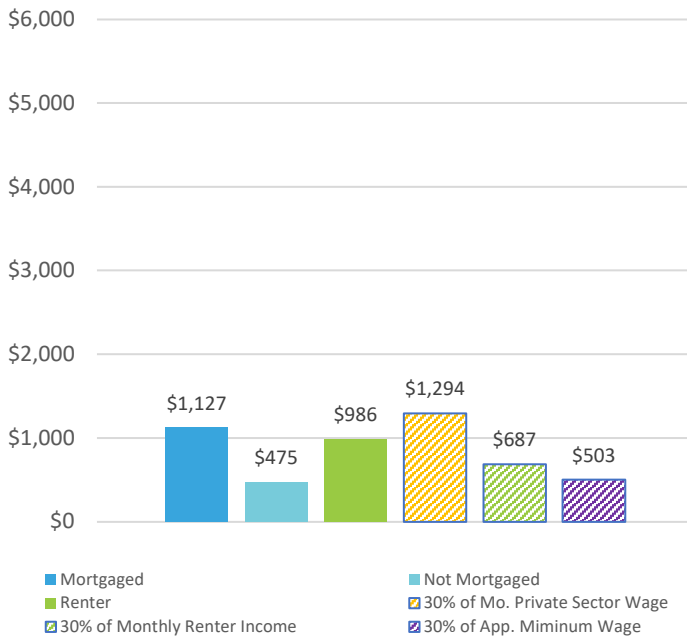
<b>Home Value</b>	\$61,797	<b>2016 Value</b>	\$52,060
<b>Cost M/NM</b>	\$1127/\$475	<b>Value ▲</b>	18.7%
\$20,599 To afford median home			

### Renter Units

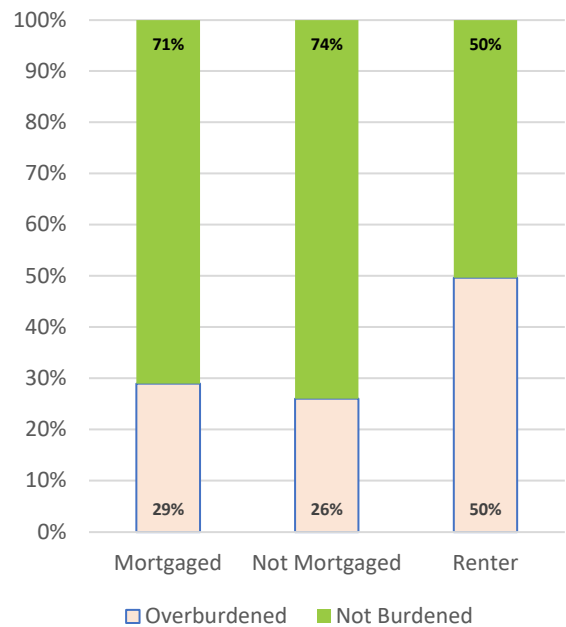
<b>Gross Rent</b>	\$986	<b>2016 Rent</b>	\$937
		<b>Rent ▲</b>	5.2%
\$39,440 To afford median gross rent			

## Affordability Gap

### Monthly Costs: Owners and Renters



### Cost-Burdened Households



## Housing and Development Conditions

### Housing Stock

<b>Units</b>	15,255	<b>Owner HH</b>	53%	<b>Renter HH</b>	47%
<b>Median Year Built</b>	1954	<b>% Built Pre-1970</b>	91.6%		
<b>Median Move Year</b>	2009	<b>% Built After 2010</b>	0%		
<b>Median Rooms</b>	5.9	<b>SF%</b>	82.9%	<b>MM%</b>	7.9%
		<b>MF%</b>	8.6%		

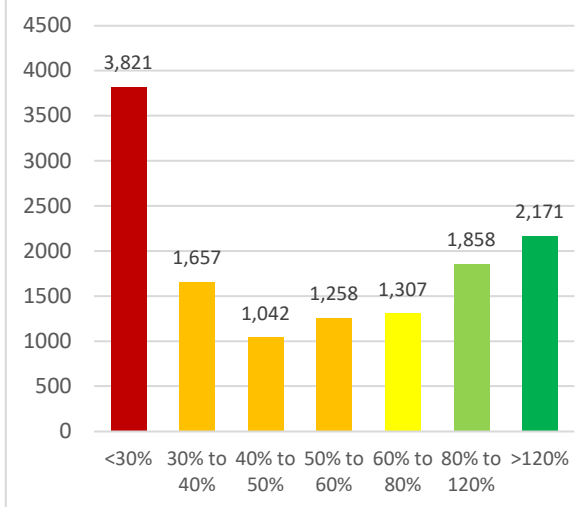
### Vacancy Rates

<b>Total</b>	14%	<b>Owner</b>	0%		
<b>Seasonal</b>	0.0%	<b>Other</b>	9.4%	<b># V Rent</b>	155
		<b># V Owner</b>	210		

### Homeownership Rate by Race/Ethnicity

<b>Black</b>	52.3%	<b>White</b>	31.4%
<b>Asian</b>	0.0%	<b>Other or Multiracial</b>	96.7%
<b>Am. Indian</b>	100.0%	<b>Hispanic</b>	96.9%
<b>Pacific Islnd</b>	0.0%		

### Number of Households by AMI Group



## Detroit-Northwest, 7 Mile and Greenfield

### Housing Policy Indicators

#### Household Count and Growth

	Market	Partnership
Household Change, 2016 to 2021	3.3%	-2.7%
Household Count, 2021	13,115	250,096

#### Housing Affordability

	Market			Partnership		
	Number	%	% Change	Number	%	% Change
Home value / partnership income	1.78	--	--	--	--	--
Median Income, 2021	\$36,822	--	10.0%	\$34,762	--	19.9%
Median owner income, 2021	\$44,505	--	-0.1%	\$44,407	--	4.6%
Median renter income, 2021	\$27,483	--	48.3%	\$26,371	--	33.4%
Median home value	\$61,797	--	18.7%	\$57,700	--	27.5%
Median gross rent	\$986	--	5.2%	\$899	--	8.0%
Income needed for median rent	\$39,440	--	--	\$35,960	--	--
Income needed for median value	\$20,599	--	--	\$19,233	--	--
Overburdened households	4,948	38%	-12.7%	99,245	39.7%	0.0%

#### Housing Quality and Vacancy

	Market			Partnership		
	Number	%	% Change	Number	%	% Change
"Other" vacancy	1,434	9.4%	70.1%	60,923	16.7%	-24.4%
Seasonal vacancy	0	0.0%	-100.0%	1,112	0.3%	-16.4%
For-Sale vacancy	210	1.4%	-74.2%	5,405	1.5%	-28.7%
For-Rent vacancy	155	1.0%	-68.4%	4,925	1.3%	-59.2%
Homes built pre-1940	1,209	7.9%	--	111,215	30.4%	--
Homes built post-1990	446	2.9%	--	21,237	5.8%	--

#### Other Market Indicators

Housing Policy Matchmaker Type*	<b>Low Cost and Growing</b>
Strength and Need Type**	<b>Low Strength and High Need (Type II)</b>

### Gap Analysis 2021

	Owner Units	Renter Units	Total Units
Market demand (estimated annual moves)	57	247	303
Market supply (vacant on market, adjusted for age)	201	131	333
5 year Market production goals (based on 75K units)	0	111	111
1 year Market production goals (based on 15K units)	0	22	22
5 year Partnership goals (based on 75K units)	179	2,573	2,752
1 year Partnership goals (based on 15K units)	36	515	550

## Detroit-Northwest, 7 Mile and Greenfield

### Home Mortgage Disclosure Act Patterns, 2021

Total Apps	294	Total Amt/App	\$108,197	% Approved	61.2%
Total Conventional Apps	142	Conventional Amt/App	\$105,070	% Conv Apprvd	61.3%
Total Assisted Apps	152	Assisted Amt/App	\$111,118	% Asst Apprvd	61.2%
<b>Applications by Race: White</b>					
Total Apps	15	Total Amt/App	\$93,000	% Positive	53.3%
Total Conventional Apps	9	Conventional Amt/App	\$96,111	% Conv Positive	55.6%
Total Assisted Apps	6	Assisted Amt/App	\$88,333	% Asst Positive	50.0%
<b>Applications by Race: Black</b>					
Total Apps	201	Total Amt/App	\$111,318	% Positive	61%
Total Conventional Apps	98	Conventional Amt/App	\$108,469	% Conv Positive	61.2%
Total Assisted Apps	103	Assisted Amt/App	\$114,029	% Asst Positive	61.2%
<b>Applications by Race: Asian</b>					
Total Apps	1	Total Amt/App	\$105,000	% Positive	0.0%
Total Conventional Apps	1	Conventional Amt/App	\$105,000	% Conv Positive	0.0%
Total Assisted Apps	0	Assisted Amt/App	\$0	% Asst Positive	NA
<b>Applications by Race: Native American</b>					
Total Apps	0	Total Amt/App	\$0	% Positive	NA
Total Conventional Apps	0	Conventional Amt/App	\$0	% Conv Positive	NA
Total Assisted Apps	0	Assisted Amt/App	\$0	% Asst Positive	NA
<b>Applications by Race: Hawaiian or Pacific Islander</b>					
Total Apps	1	Total Amt/App	\$95,000	% Positive	0.0%
Total Conventional Apps	1	Conventional Amt/App	\$95,000	% Conv Positive	0.0%
Total Assisted Apps	0	Assisted Amt/App	\$0	% Asst Positive	NA
<b>Applications by Race: Race Not Available</b>					
Total Apps	75	Total Amt/App	\$102,600	% Positive	64.0%
Total Conventional Apps	32	Conventional Amt/App	\$96,250	% Conv Positive	65.6%
Total Assisted Apps	43	Assisted Amt/App	\$107,326	% Asst Positive	62.8%
<b>Applications by Ethnicity: Hispanic</b>					
Total Apps	2	Total Amt/App	\$80,000	% Positive	50.0%
Total Conventional Apps	1	Conventional Amt/App	\$85,000	% Conv Positive	100.0%
Total Assisted Apps	1	Assisted Amt/App	\$75,000	% Asst Positive	0.0%

# Detroit-Northwest, Burt and Lyndon

Population	Households	Median HH Income	Owner HH Income	Renter HH Income
10,674	4,111	\$33,064	\$53,154	\$22,915

## Housing Costs

### Owner Units

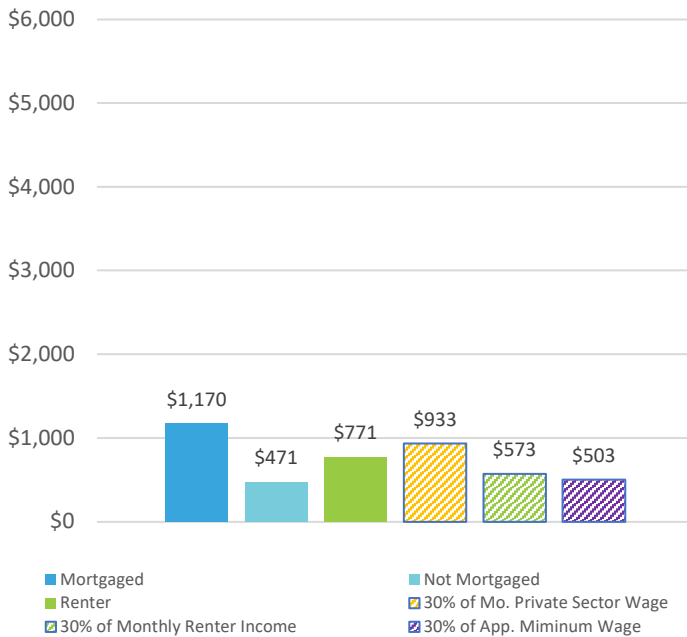
Home Value	\$57,867	2016 Value	\$26,027
Cost M/NM	\$1170/\$471	Value ▲	122.3%
\$19,289 To afford median home			

### Renter Units

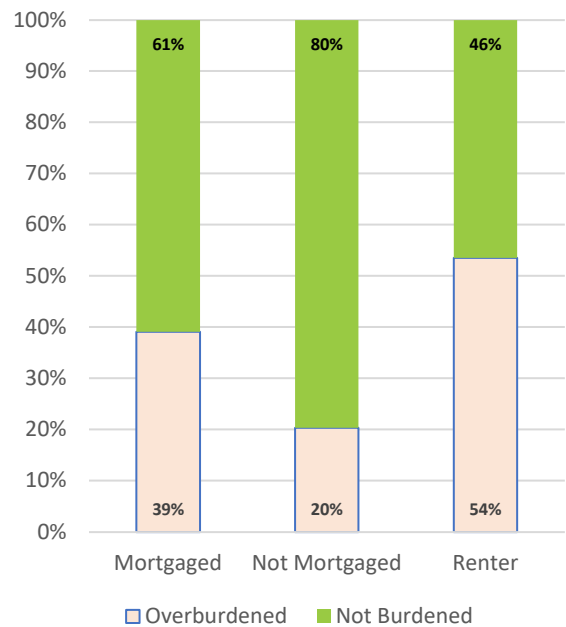
Gross Rent	\$771	2016 Rent	\$841
		Rent ▲	-8.3%
\$30,840 To afford median gross rent			

## Affordability Gap

### Monthly Costs: Owners and Renters



### Cost-Burdened Households



## Housing and Development Conditions

### Housing Stock

Units	5,598	Owner HH	49%	Renter HH	51%
Median Year Built	1950	% Built Pre-1970	82.9%		
Median Move Year	2010	% Built After 2010	0.4%		
Median Rooms	5.4	SF%	79%	MM%	10.1%
		MF%	10.2%		

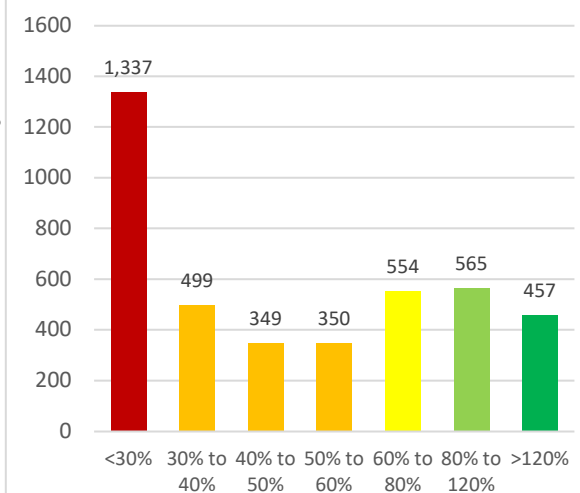
### Vacancy Rates

Total	26.6%	Owner	0%	Renter	0%
Seasonal	0.1%	Other	22.0%	# V Rent	54
				#V Owner	59

### Homeownership Rate by Race/Ethnicity

Black	47.0%	White	70.9%
Asian	0.0%	Other or Multiracial	46.9%
Am. Indian	0.0%	Hispanic	0.0%
Pacific Islnd	0.0%		

### Number of Households by AMI Group



## Detroit-Northwest, Burt and Lyndon

### Housing Policy Indicators

#### Household Count and Growth

	Market	Partnership
Household Change, 2016 to 2021	-6.8%	-2.7%
Household Count, 2021	4,111	250,096

#### Housing Affordability

	Market			Partnership		
	Number	%	% Change	Number	%	% Change
Home value / partnership income	1.66	--	--	--	--	--
Median Income, 2021	\$33,064	--	39.1%	\$34,762	--	19.9%
Median owner income, 2021	\$53,154	--	42.5%	\$44,407	--	4.6%
Median renter income, 2021	\$22,915	--	42.8%	\$26,371	--	33.4%
Median home value	\$57,867	--	122.3%	\$57,700	--	27.5%
Median gross rent	\$771	--	-8.3%	\$899	--	8.0%
Income needed for median rent	\$30,840	--	--	\$35,960	--	--
Income needed for median value	\$19,289	--	--	\$19,233	--	--
Overburdened households	1,652	40%	-25.2%	99,245	39.7%	0.0%

#### Housing Quality and Vacancy

	Market			Partnership		
	Number	%	% Change	Number	%	% Change
"Other" vacancy	1,234	22.0%	-40.7%	60,923	16.7%	-24.4%
Seasonal vacancy	6	0.1%	NA	1,112	0.3%	-16.4%
For-Sale vacancy	59	1.1%	-15.7%	5,405	1.5%	-28.7%
For-Rent vacancy	54	1.0%	-60.9%	4,925	1.3%	-59.2%
Homes built pre-1940	1,275	22.8%	--	111,215	30.4%	--
Homes built post-1990	553	9.9%	--	21,237	5.8%	--

#### Other Market Indicators

Housing Policy Matchmaker Type\*  
Strength and Need Type\*\*

**Low Cost and Shrinking**  
**Low Strength and High Need (Type II)**

### Gap Analysis 2021

	Owner Units	Renter Units	Total Units
Market demand (estimated annual moves)	39	105	143
Market supply (vacant on market, adjusted for age)	54	40	94
5 year Market production goals (based on 75K units)	0	62	62
1 year Market production goals (based on 15K units)	0	12	12
5 year Partnership goals (based on 75K units)	179	2,573	2,752
1 year Partnership goals (based on 15K units)	36	515	550

## Detroit-Northwest, Burt and Lyndon

### Home Mortgage Disclosure Act Patterns, 2021

Total Apps	15	Total Amt/App	\$87,000	% Approved	60.0%
Total Conventional Apps	7	Conventional Amt/App	\$75,000	% Conv Apprvd	57.1%
Total Assisted Apps	8	Assisted Amt/App	\$97,500	% Asst Apprvd	62.5%
<b>Applications by Race: White</b>					
Total Apps	5	Total Amt/App	\$67,000	% Positive	40.0%
Total Conventional Apps	4	Conventional Amt/App	\$70,000	% Conv Positive	50.0%
Total Assisted Apps	1	Assisted Amt/App	\$55,000	% Asst Positive	0.0%
<b>Applications by Race: Black</b>					
Total Apps	8	Total Amt/App	\$101,250	% Positive	75%
Total Conventional Apps	3	Conventional Amt/App	\$81,667	% Conv Positive	66.7%
Total Assisted Apps	5	Assisted Amt/App	\$113,000	% Asst Positive	80.0%
<b>Applications by Race: Asian</b>					
Total Apps	0	Total Amt/App	\$0	% Positive	NA
Total Conventional Apps	0	Conventional Amt/App	\$0	% Conv Positive	NA
Total Assisted Apps	0	Assisted Amt/App	\$0	% Asst Positive	NA
<b>Applications by Race: Native American</b>					
Total Apps	0	Total Amt/App	\$0	% Positive	NA
Total Conventional Apps	0	Conventional Amt/App	\$0	% Conv Positive	NA
Total Assisted Apps	0	Assisted Amt/App	\$0	% Asst Positive	NA
<b>Applications by Race: Hawaiian or Pacific Islander</b>					
Total Apps	0	Total Amt/App	\$0	% Positive	NA
Total Conventional Apps	0	Conventional Amt/App	\$0	% Conv Positive	NA
Total Assisted Apps	0	Assisted Amt/App	\$0	% Asst Positive	NA
<b>Applications by Race: Race Not Available</b>					
Total Apps	1	Total Amt/App	\$115,000	% Positive	0.0%
Total Conventional Apps	0	Conventional Amt/App	\$0	% Conv Positive	NA
Total Assisted Apps	1	Assisted Amt/App	\$115,000	% Asst Positive	0.0%
<b>Applications by Ethnicity: Hispanic</b>					
Total Apps	1	Total Amt/App	\$55,000	% Positive	100.0%
Total Conventional Apps	1	Conventional Amt/App	\$55,000	% Conv Positive	100.0%
Total Assisted Apps	0	Assisted Amt/App	\$0	% Asst Positive	NA

# Detroit-Northwest, Evergreen and W. McNichols

Population	Households	Median HH Income	Owner HH Income	Renter HH Income
38,353	14,514	\$47,055	\$55,711	\$30,540

## Housing Costs

### Owner Units

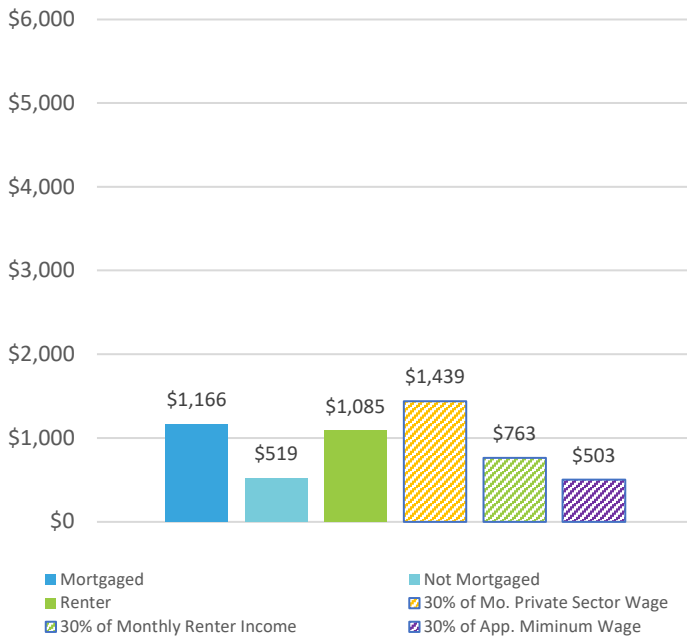
Home Value	\$84,649	2016 Value	\$60,348
Cost M/NM	\$1166/\$519	Value ▲	40.3%
\$28,216 To afford median home			

### Renter Units

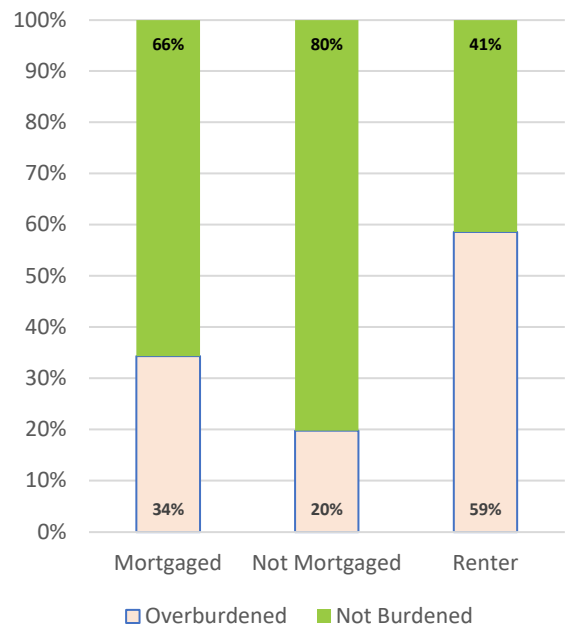
Gross Rent	\$1,085	2016 Rent	\$1,008
		Rent ▲	7.7%
\$43,400 To afford median gross rent			

## Affordability Gap

### Monthly Costs: Owners and Renters



### Cost-Burdened Households



## Housing and Development Conditions

### Housing Stock

Units	16,718	Owner HH	63%	Renter HH	37%
Median Year Built	1950	% Built Pre-1970		91.2%	
Median Move Year	2008	% Built After 2010		0.1%	
Median Rooms	6.0	SF%	89.3%	MM%	3.9%
				MF%	6.7%

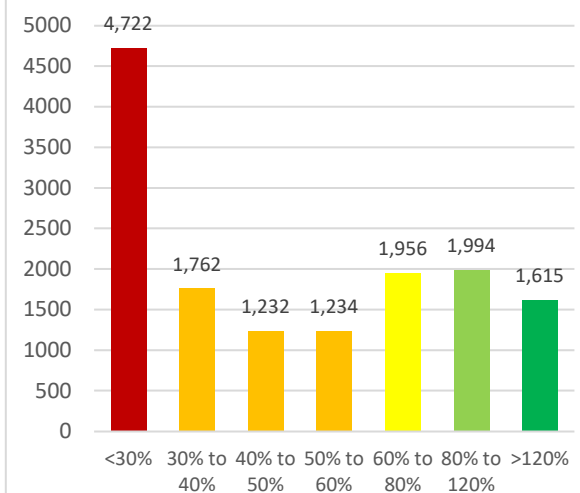
### Vacancy Rates

Total	13.2%	Owner	0.1%	Renter	0%
Seasonal	0.1%	Other	7.1%	# V Rent	132
				#V Owner	501

### Homeownership Rate by Race/Ethnicity

Black	61.0%	White	85.3%
Asian	4.3%	Other or Multiracial	93.6%
Am. Indian	72.0%	Hispanic	90.1%
Pacific Islnd	0.0%		

### Number of Households by AMI Group



## Detroit-Northwest, Evergreen and W. McNichols

### Housing Policy Indicators

#### Household Count and Growth

	Market	Partnership
Household Change, 2016 to 2021	-11.5%	-2.7%
Household Count, 2021	14,514	250,096

#### Housing Affordability

	Market			Partnership		
	Number	%	% Change	Number	%	% Change
Home value / partnership income	2.44	--	--	--	--	--
Median Income, 2021	\$47,055	--	10.2%	\$34,762	--	19.9%
Median owner income, 2021	\$55,711	--	-0.8%	\$44,407	--	4.6%
Median renter income, 2021	\$30,540	--	29.1%	\$26,371	--	33.4%
Median home value	\$84,649	--	40.3%	\$57,700	--	27.5%
Median gross rent	\$1,085	--	7.7%	\$899	--	8.0%
Income needed for median rent	\$43,400	--	--	\$35,960	--	--
Income needed for median value	\$28,216	--	--	\$19,233	--	--
Overburdened households	5,500	38%	-20.3%	99,245	39.7%	0.0%

#### Housing Quality and Vacancy

	Market			Partnership		
	Number	%	% Change	Number	%	% Change
"Other" vacancy	1,179	7.1%	-52.4%	60,923	16.7%	-24.4%
Seasonal vacancy	16	0.1%	NA	1,112	0.3%	-16.4%
For-Sale vacancy	501	3.0%	59.6%	5,405	1.5%	-28.7%
For-Rent vacancy	132	0.8%	-73.8%	4,925	1.3%	-59.2%
Homes built pre-1940	2,891	17.3%	--	111,215	30.4%	--
Homes built post-1990	424	2.5%	--	21,237	5.8%	--

#### Other Market Indicators

Housing Policy Matchmaker Type\*  
Strength and Need Type\*\*

**Low Cost and Shrinking**  
**Low Strength and High Need (Type II)**

### Gap Analysis 2021

	Owner Units	Renter Units	Total Units
Market demand (estimated annual moves)	92	149	241
Market supply (vacant on market, adjusted for age)	480	106	587
5 year Market production goals (based on 75K units)	0	41	41
1 year Market production goals (based on 15K units)	0	8	8
5 year Partnership goals (based on 75K units)	179	2,573	2,752
1 year Partnership goals (based on 15K units)	36	515	550



## Detroit-Northwest, Evergreen and W. McNichols

### Home Mortgage Disclosure Act Patterns, 2021

Total Apps	426	Total Amt/App	\$136,808	% Approved	67.8%
Total Conventional Apps	194	Conventional Amt/App	\$137,216	% Conv Apprvd	69.6%
Total Assisted Apps	232	Assisted Amt/App	\$136,466	% Asst Apprvd	66.4%
<b>Applications by Race: White</b>					
Total Apps	39	Total Amt/App	\$163,718	% Positive	74.4%
Total Conventional Apps	31	Conventional Amt/App	\$163,710	% Conv Positive	77.4%
Total Assisted Apps	8	Assisted Amt/App	\$163,750	% Asst Positive	62.5%
<b>Applications by Race: Black</b>					
Total Apps	292	Total Amt/App	\$133,527	% Positive	69%
Total Conventional Apps	112	Conventional Amt/App	\$132,321	% Conv Positive	68.8%
Total Assisted Apps	180	Assisted Amt/App	\$134,278	% Asst Positive	68.9%
<b>Applications by Race: Asian</b>					
Total Apps	0	Total Amt/App	\$0	% Positive	NA
Total Conventional Apps	0	Conventional Amt/App	\$0	% Conv Positive	NA
Total Assisted Apps	0	Assisted Amt/App	\$0	% Asst Positive	NA
<b>Applications by Race: Native American</b>					
Total Apps	0	Total Amt/App	\$0	% Positive	NA
Total Conventional Apps	0	Conventional Amt/App	\$0	% Conv Positive	NA
Total Assisted Apps	0	Assisted Amt/App	\$0	% Asst Positive	NA
<b>Applications by Race: Hawaiian or Pacific Islander</b>					
Total Apps	0	Total Amt/App	\$0	% Positive	NA
Total Conventional Apps	0	Conventional Amt/App	\$0	% Conv Positive	NA
Total Assisted Apps	0	Assisted Amt/App	\$0	% Asst Positive	NA
<b>Applications by Race: Race Not Available</b>					
Total Apps	94	Total Amt/App	\$135,213	% Positive	61.7%
Total Conventional Apps	50	Conventional Amt/App	\$130,600	% Conv Positive	66.0%
Total Assisted Apps	44	Assisted Amt/App	\$140,455	% Asst Positive	56.8%
<b>Applications by Ethnicity: Hispanic</b>					
Total Apps	5	Total Amt/App	\$165,000	% Positive	40.0%
Total Conventional Apps	2	Conventional Amt/App	\$115,000	% Conv Positive	0.0%
Total Assisted Apps	3	Assisted Amt/App	\$198,333	% Asst Positive	66.7%

# Detroit-Northwest, Joy and Linwood

Population	Households	Median HH Income	Owner HH Income	Renter HH Income
24,673	10,985	\$24,364	\$32,195	\$18,218

## Housing Costs

### Owner Units

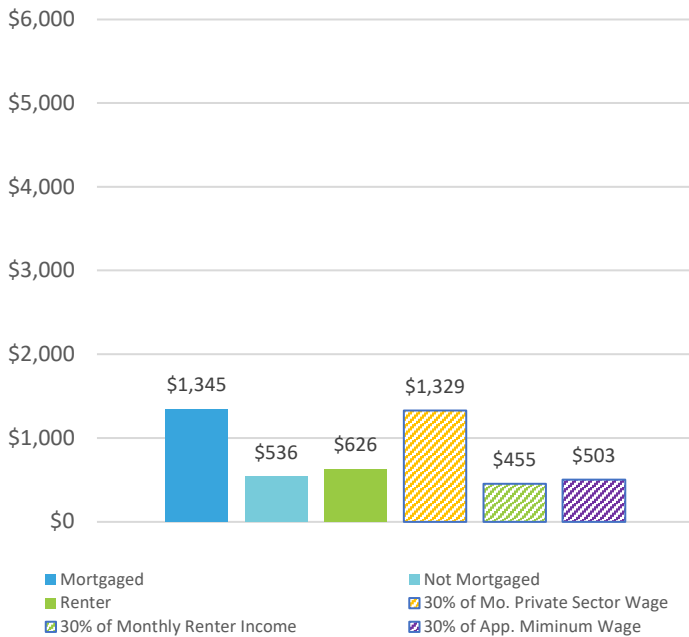
Home Value	\$84,251	2016 Value	\$45,772
Cost M/NM	\$1345/\$536	Value ▲	84.1%
\$28,084 To afford median home			

### Renter Units

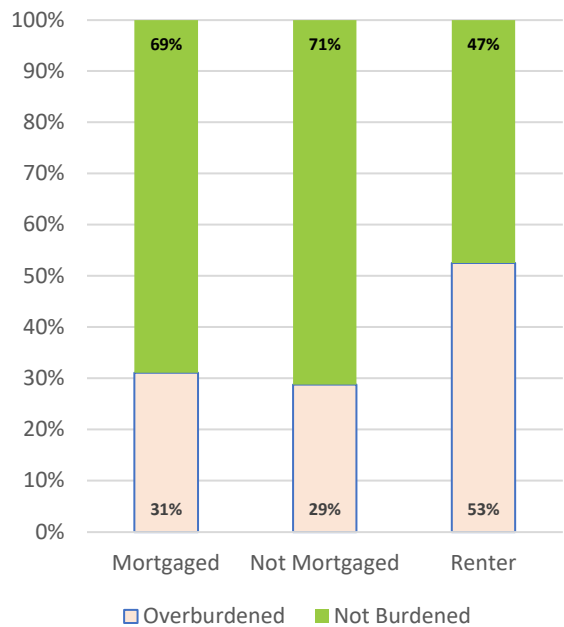
Gross Rent	\$626	2016 Rent	\$711
		Rent ▲	-11.9%
\$25,040 To afford median gross rent			

## Affordability Gap

### Monthly Costs: Owners and Renters



### Cost-Burdened Households



## Housing and Development Conditions

### Housing Stock

Units	19,248	Owner HH	42%	Renter HH	58%
Median Year Built	1941	% Built Pre-1970	86.5%		
Median Move Year	2011	% Built After 2010	0.4%		
Median Rooms	5.7	SF%	47.2%	MM%	31.7%
		MF%	20.3%		

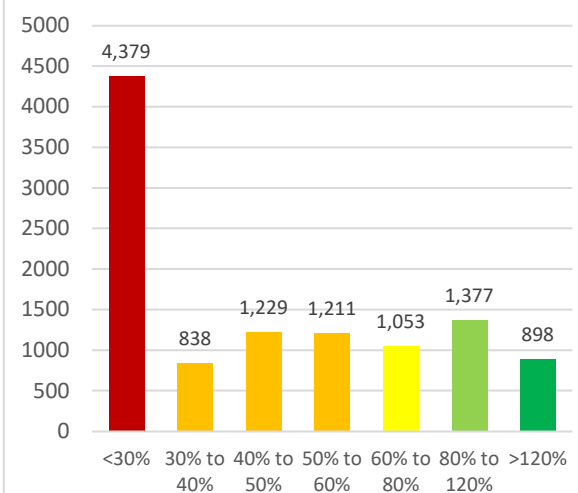
### Vacancy Rates

Total	42.9%	Owner	0.1%	Renter	0%
Seasonal	0.3%	Other	34.3%	# V Rent	273
				#V Owner	751

### Homeownership Rate by Race/Ethnicity

Black	41.0%	White	61.2%
Asian	29.0%	Other or Multiracial	39.0%
Am. Indian	39.5%	Hispanic	26.7%
Pacific Islnd	0.0%		

### Number of Households by AMI Group



## Detroit-Northwest, Joy and Linwood

### Housing Policy Indicators

#### Household Count and Growth

	Market	Partnership
Household Change, 2016 to 2021	-3.6%	-2.7%
Household Count, 2021	10,985	250,096

#### Housing Affordability

	Market			Partnership		
	Number	%	% Change	Number	%	% Change
Home value / partnership income	2.42	--	--	--	--	--
Median Income, 2021	\$24,364	--	-1.5%	\$34,762	--	19.9%
Median owner income, 2021	\$32,195	--	-19.1%	\$44,407	--	4.6%
Median renter income, 2021	\$18,218	--	18.3%	\$26,371	--	33.4%
Median home value	\$84,251	--	84.1%	\$57,700	--	27.5%
Median gross rent	\$626	--	-11.9%	\$899	--	8.0%
Income needed for median rent	\$25,040	--	--	\$35,960	--	--
Income needed for median value	\$28,084	--	--	\$19,233	--	--
Overburdened households	4,695	43%	-13.8%	99,245	39.7%	0.0%

#### Housing Quality and Vacancy

	Market			Partnership		
	Number	%	% Change	Number	%	% Change
"Other" vacancy	6,611	34.3%	-26.8%	60,923	16.7%	-24.4%
Seasonal vacancy	61	0.3%	17.3%	1,112	0.3%	-16.4%
For-Sale vacancy	751	3.9%	193.4%	5,405	1.5%	-28.7%
For-Rent vacancy	273	1.4%	-69.2%	4,925	1.3%	-59.2%
Homes built pre-1940	12,113	62.9%	--	111,215	30.4%	--
Homes built post-1990	1,197	6.2%	--	21,237	5.8%	--

#### Other Market Indicators

Housing Policy Matchmaker Type\*  
Strength and Need Type\*\*

**Low Cost and Shrinking**  
**Low Strength and High Need (Type II)**

### Gap Analysis 2021

	Owner Units	Renter Units	Total Units
Market demand (estimated annual moves)	98	145	243
Market supply (vacant on market, adjusted for age)	679	201	880
5 year Market production goals (based on 75K units)	0	0	0
1 year Market production goals (based on 15K units)	0	0	0
5 year Partnership goals (based on 75K units)	179	2,573	2,752
1 year Partnership goals (based on 15K units)	36	515	550

## Detroit-Northwest, Joy and Linwood

### Home Mortgage Disclosure Act Patterns, 2021

Total Apps	189	Total Amt/App	\$226,746	% Approved	57.1%
Total Conventional Apps	131	Conventional Amt/App	\$232,176	% Conv Apprvd	63.4%
Total Assisted Apps	58	Assisted Amt/App	\$214,483	% Asst Apprvd	43.1%
<b>Applications by Race: White</b>					
Total Apps	83	Total Amt/App	\$240,542	% Positive	67.5%
Total Conventional Apps	66	Conventional Amt/App	\$245,455	% Conv Positive	69.7%
Total Assisted Apps	17	Assisted Amt/App	\$221,471	% Asst Positive	58.8%
<b>Applications by Race: Black</b>					
Total Apps	66	Total Amt/App	\$200,455	% Positive	44%
Total Conventional Apps	33	Conventional Amt/App	\$193,788	% Conv Positive	51.5%
Total Assisted Apps	33	Assisted Amt/App	\$207,121	% Asst Positive	36.4%
<b>Applications by Race: Asian</b>					
Total Apps	7	Total Amt/App	\$250,714	% Positive	42.9%
Total Conventional Apps	5	Conventional Amt/App	\$219,000	% Conv Positive	40.0%
Total Assisted Apps	2	Assisted Amt/App	\$330,000	% Asst Positive	50.0%
<b>Applications by Race: Native American</b>					
Total Apps	0	Total Amt/App	\$0	% Positive	NA
Total Conventional Apps	0	Conventional Amt/App	\$0	% Conv Positive	NA
Total Assisted Apps	0	Assisted Amt/App	\$0	% Asst Positive	NA
<b>Applications by Race: Hawaiian or Pacific Islander</b>					
Total Apps	0	Total Amt/App	\$0	% Positive	NA
Total Conventional Apps	0	Conventional Amt/App	\$0	% Conv Positive	NA
Total Assisted Apps	0	Assisted Amt/App	\$0	% Asst Positive	NA
<b>Applications by Race: Race Not Available</b>					
Total Apps	31	Total Amt/App	\$244,677	% Positive	61.3%
Total Conventional Apps	25	Conventional Amt/App	\$256,200	% Conv Positive	68.0%
Total Assisted Apps	6	Assisted Amt/App	\$196,667	% Asst Positive	33.3%
<b>Applications by Ethnicity: Hispanic</b>					
Total Apps	4	Total Amt/App	\$287,500	% Positive	25.0%
Total Conventional Apps	3	Conventional Amt/App	\$251,667	% Conv Positive	33.3%
Total Assisted Apps	1	Assisted Amt/App	\$395,000	% Asst Positive	0.0%

# Detroit-Northwest, Joy and Livernois

Population	Households	Median HH Income	Owner HH Income	Renter HH Income
16,916	6,646	\$29,253	\$36,925	\$22,782

## Housing Costs

### Owner Units

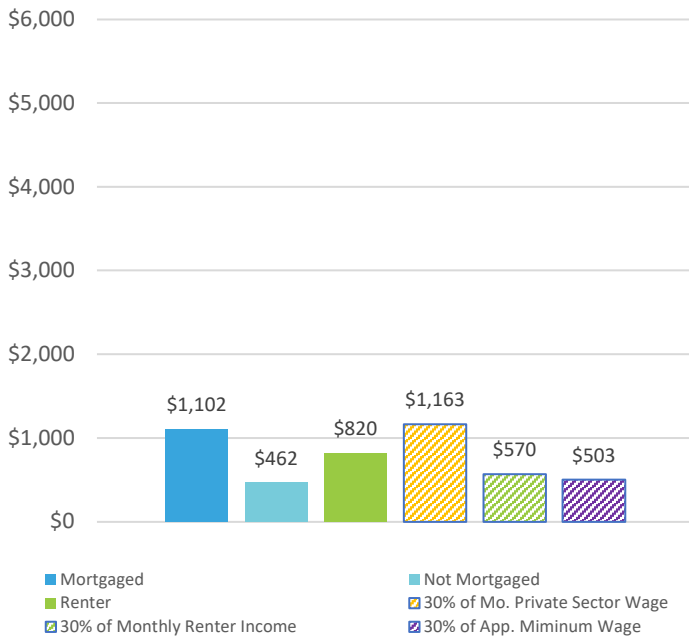
Home Value	\$50,057	2016 Value	\$36,517
Cost M/NM	\$1102/\$462	Value ▲	37.1%
\$16,686 To afford median home			

### Renter Units

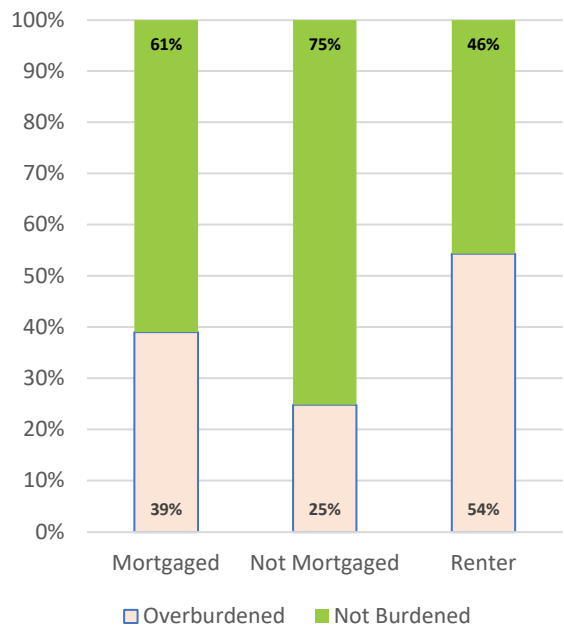
Gross Rent	\$820	2016 Rent	\$797
		Rent ▲	2.9%
\$32,800 To afford median gross rent			

## Affordability Gap

### Monthly Costs: Owners and Renters



### Cost-Burdened Households



## Housing and Development Conditions

### Housing Stock

Units	10,808	Owner HH	50%	Renter HH	50%
Median Year Built	1940	% Built Pre-1970		94.1%	
Median Move Year	2012	% Built After 2010		0.1%	
Median Rooms	5.7	SF%	54.7%	MM%	40.4%
		MF%		5%	

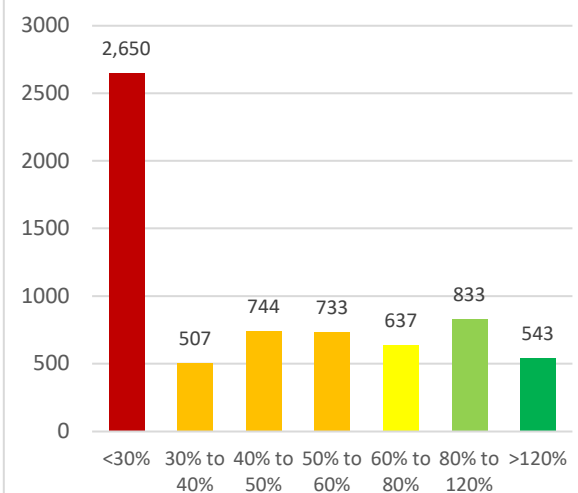
### Vacancy Rates

Total	38.5%	Owner	0.1%	Renter	0%
Seasonal	0.3%	Other	27.1%	# V Rent	151
				#V Owner	592

### Homeownership Rate by Race/Ethnicity

Black	51.0%	White	47.1%
Asian	0.0%	Other or Multiracial	51.4%
Am. Indian	23.5%	Hispanic	47.6%
Pacific Islnd	0.0%		

### Number of Households by AMI Group



## Detroit-Northwest, Joy and Livernois

### Housing Policy Indicators

#### Household Count and Growth

	Market	Partnership
Household Change, 2016 to 2021	-13.2%	-2.7%
Household Count, 2021	6,646	250,096

#### Housing Affordability

	Market			Partnership		
	Number	%	% Change	Number	%	% Change
Home value / partnership income	1.44	--	--	--	--	--
Median Income, 2021	\$29,253	--	10.6%	\$34,762	--	19.9%
Median owner income, 2021	\$36,925	--	3.5%	\$44,407	--	4.6%
Median renter income, 2021	\$22,782	--	23.5%	\$26,371	--	33.4%
Median home value	\$50,057	--	37.1%	\$57,700	--	27.5%
Median gross rent	\$820	--	2.9%	\$899	--	8.0%
Income needed for median rent	\$32,800	--	--	\$35,960	--	--
Income needed for median value	\$16,686	--	--	\$19,233	--	--
Overburdened households	2,731	41%	-21.7%	99,245	39.7%	0.0%

#### Housing Quality and Vacancy

	Market			Partnership		
	Number	%	% Change	Number	%	% Change
"Other" vacancy	2,933	27.1%	-33.5%	60,923	16.7%	-24.4%
Seasonal vacancy	34	0.3%	-77.0%	1,112	0.3%	-16.4%
For-Sale vacancy	592	5.5%	252.4%	5,405	1.5%	-28.7%
For-Rent vacancy	151	1.4%	-59.4%	4,925	1.3%	-59.2%
Homes built pre-1940	6,163	57.0%	--	111,215	30.4%	--
Homes built post-1990	232	2.1%	--	21,237	5.8%	--

#### Other Market Indicators

Housing Policy Matchmaker Type\*  
Strength and Need Type\*\*

**Low Cost and Shrinking**  
**Low Strength and High Need (Type II)**

### Gap Analysis 2021

	Owner Units	Renter Units	Total Units
Market demand (estimated annual moves)	38	109	147
Market supply (vacant on market, adjusted for age)	555	135	691
5 year Market production goals (based on 75K units)	0	0	0
1 year Market production goals (based on 15K units)	0	0	0
5 year Partnership goals (based on 75K units)	179	2,573	2,752
1 year Partnership goals (based on 15K units)	36	515	550

## Detroit-Northwest, Joy and Livernois

### Home Mortgage Disclosure Act Patterns, 2021

Total Apps	63	Total Amt/App	\$130,714	% Approved	52.4%
Total Conventional Apps	33	Conventional Amt/App	\$126,212	% Conv Apprvd	45.5%
Total Assisted Apps	30	Assisted Amt/App	\$135,667	% Asst Apprvd	60.0%
<b>Applications by Race: White</b>					
Total Apps	11	Total Amt/App	\$122,273	% Positive	63.6%
Total Conventional Apps	7	Conventional Amt/App	\$109,286	% Conv Positive	71.4%
Total Assisted Apps	4	Assisted Amt/App	\$145,000	% Asst Positive	50.0%
<b>Applications by Race: Black</b>					
Total Apps	34	Total Amt/App	\$128,235	% Positive	50%
Total Conventional Apps	18	Conventional Amt/App	\$138,889	% Conv Positive	44.4%
Total Assisted Apps	16	Assisted Amt/App	\$116,250	% Asst Positive	56.3%
<b>Applications by Race: Asian</b>					
Total Apps	0	Total Amt/App	\$0	% Positive	NA
Total Conventional Apps	0	Conventional Amt/App	\$0	% Conv Positive	NA
Total Assisted Apps	0	Assisted Amt/App	\$0	% Asst Positive	NA
<b>Applications by Race: Native American</b>					
Total Apps	0	Total Amt/App	\$0	% Positive	NA
Total Conventional Apps	0	Conventional Amt/App	\$0	% Conv Positive	NA
Total Assisted Apps	0	Assisted Amt/App	\$0	% Asst Positive	NA
<b>Applications by Race: Hawaiian or Pacific Islander</b>					
Total Apps	0	Total Amt/App	\$0	% Positive	NA
Total Conventional Apps	0	Conventional Amt/App	\$0	% Conv Positive	NA
Total Assisted Apps	0	Assisted Amt/App	\$0	% Asst Positive	NA
<b>Applications by Race: Race Not Available</b>					
Total Apps	18	Total Amt/App	\$140,556	% Positive	50.0%
Total Conventional Apps	8	Conventional Amt/App	\$112,500	% Conv Positive	25.0%
Total Assisted Apps	10	Assisted Amt/App	\$163,000	% Asst Positive	70.0%
<b>Applications by Ethnicity: Hispanic</b>					
Total Apps	1	Total Amt/App	\$75,000	% Positive	0.0%
Total Conventional Apps	1	Conventional Amt/App	\$75,000	% Conv Positive	0.0%
Total Assisted Apps	0	Assisted Amt/App	\$0	% Asst Positive	NA

# Detroit-Northwest, Livernois and M10

Population	Households	Median HH Income	Owner HH Income	Renter HH Income
27,562	9,953	\$27,913	\$36,613	\$18,624

## Housing Costs

### Owner Units

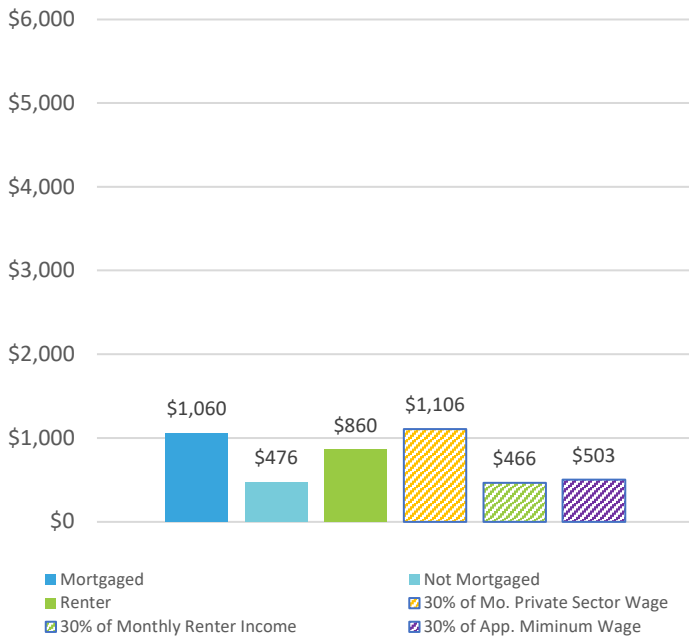
Home Value	\$53,459	2016 Value	\$40,094
Cost M/NM	\$1060/\$476	Value ▲	33.3%
\$17,820 To afford median home			

### Renter Units

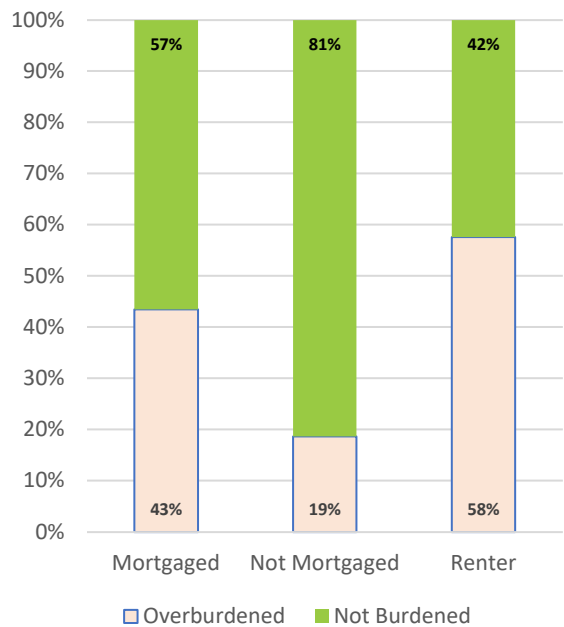
Gross Rent	\$860	2016 Rent	\$893
		Rent ▲	-3.7%
\$34,400 To afford median gross rent			

## Affordability Gap

### Monthly Costs: Owners and Renters



### Cost-Burdened Households



## Housing and Development Conditions

### Housing Stock

Units	13,511	Owner HH	56%	Renter HH	44%		
Median Year Built	1944	% Built Pre-1970		90.6%			
Median Move Year	2010	% Built After 2010		0.4%			
Median Rooms	5.9	SF%	68.1%	MM%	22.1%	MF%	9.3%

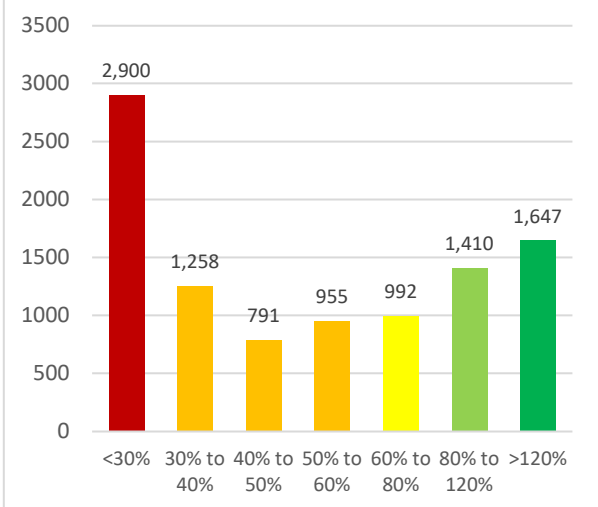
### Vacancy Rates

Total	26.3%	Owner	0.1%	Renter	0%		
Seasonal	0.3%	Other	17.5%	# V Rent	170	# V Owner	607

### Homeownership Rate by Race/Ethnicity

Black	55.5%	White	50.6%
Asian	0.0%	Other or Multiracial	67.8%
Am. Indian	61.5%	Hispanic	55.0%
Pacific Islnd	0.0%		

### Number of Households by AMI Group





## Detroit-Northwest, Livernois and M10

### Housing Policy Indicators

#### Household Count and Growth

	Market	Partnership
Household Change, 2016 to 2021	-0.6%	-2.7%
Household Count, 2021	9,953	250,096

#### Housing Affordability

	Market			Partnership		
	Number	%	% Change	Number	%	% Change
Home value / partnership income	1.54	--	--	--	--	--
Median Income, 2021	\$27,913	--	2.1%	\$34,762	--	19.9%
Median owner income, 2021	\$36,613	--	-4.7%	\$44,407	--	4.6%
Median renter income, 2021	\$18,624	--	-9.0%	\$26,371	--	33.4%
Median home value	\$53,459	--	33.3%	\$57,700	--	27.5%
Median gross rent	\$860	--	-3.7%	\$899	--	8.0%
Income needed for median rent	\$34,400	--	--	\$35,960	--	--
Income needed for median value	\$17,820	--	--	\$19,233	--	--
Overburdened households	3,964	40%	-12.3%	99,245	39.7%	0.0%

#### Housing Quality and Vacancy

	Market			Partnership		
	Number	%	% Change	Number	%	% Change
"Other" vacancy	2,369	17.5%	0.7%	60,923	16.7%	-24.4%
Seasonal vacancy	34	0.3%	-69.9%	1,112	0.3%	-16.4%
For-Sale vacancy	607	4.5%	-63.1%	5,405	1.5%	-28.7%
For-Rent vacancy	170	1.3%	-55.6%	4,925	1.3%	-59.2%
Homes built pre-1940	5,475	40.5%	--	111,215	30.4%	--
Homes built post-1990	695	5.1%	--	21,237	5.8%	--

#### Other Market Indicators

Housing Policy Matchmaker Type*	<b>Low Cost and Stable</b>
Strength and Need Type**	<b>Low Strength and High Need (Type II)</b>

### Gap Analysis 2021

	Owner Units	Renter Units	Total Units
Market demand (estimated annual moves)	44	280	324
Market supply (vacant on market, adjusted for age)	590	136	726
5 year Market production goals (based on 75K units)	0	139	139
1 year Market production goals (based on 15K units)	0	28	28
5 year Partnership goals (based on 75K units)	179	2,573	2,752
1 year Partnership goals (based on 15K units)	36	515	550

## Detroit-Northwest, Livernois and M10

### Home Mortgage Disclosure Act Patterns, 2021

Total Apps	145	Total Amt/App	\$126,034	% Approved	64.1%
Total Conventional Apps	67	Conventional Amt/App	\$129,776	% Conv Apprvd	68.7%
Total Assisted Apps	78	Assisted Amt/App	\$122,821	% Asst Apprvd	60.3%
<b>Applications by Race: White</b>					
Total Apps	22	Total Amt/App	\$120,455	% Positive	86.4%
Total Conventional Apps	18	Conventional Amt/App	\$125,000	% Conv Positive	94.4%
Total Assisted Apps	4	Assisted Amt/App	\$100,000	% Asst Positive	50.0%
<b>Applications by Race: Black</b>					
Total Apps	86	Total Amt/App	\$127,674	% Positive	60%
Total Conventional Apps	31	Conventional Amt/App	\$125,000	% Conv Positive	64.5%
Total Assisted Apps	55	Assisted Amt/App	\$129,182	% Asst Positive	58.2%
<b>Applications by Race: Asian</b>					
Total Apps	1	Total Amt/App	\$205,000	% Positive	100.0%
Total Conventional Apps	1	Conventional Amt/App	\$205,000	% Conv Positive	100.0%
Total Assisted Apps	0	Assisted Amt/App	\$0	% Asst Positive	NA
<b>Applications by Race: Native American</b>					
Total Apps	1	Total Amt/App	\$55,000	% Positive	0.0%
Total Conventional Apps	0	Conventional Amt/App	\$0	% Conv Positive	NA
Total Assisted Apps	1	Assisted Amt/App	\$55,000	% Asst Positive	0.0%
<b>Applications by Race: Hawaiian or Pacific Islander</b>					
Total Apps	0	Total Amt/App	\$0	% Positive	NA
Total Conventional Apps	0	Conventional Amt/App	\$0	% Conv Positive	NA
Total Assisted Apps	0	Assisted Amt/App	\$0	% Asst Positive	NA
<b>Applications by Race: Race Not Available</b>					
Total Apps	34	Total Amt/App	\$117,353	% Positive	58.8%
Total Conventional Apps	16	Conventional Amt/App	\$128,750	% Conv Positive	43.8%
Total Assisted Apps	18	Assisted Amt/App	\$107,222	% Asst Positive	72.2%
<b>Applications by Ethnicity: Hispanic</b>					
Total Apps	6	Total Amt/App	\$113,333	% Positive	83.3%
Total Conventional Apps	4	Conventional Amt/App	\$135,000	% Conv Positive	75.0%
Total Assisted Apps	2	Assisted Amt/App	\$70,000	% Asst Positive	100.0%

# Detroit-Northwest, Schaefer and W. Chicago

Population	Households	Median HH Income	Owner HH Income	Renter HH Income
40,415	14,776	\$32,233	\$42,757	\$20,047

## Housing Costs

### Owner Units

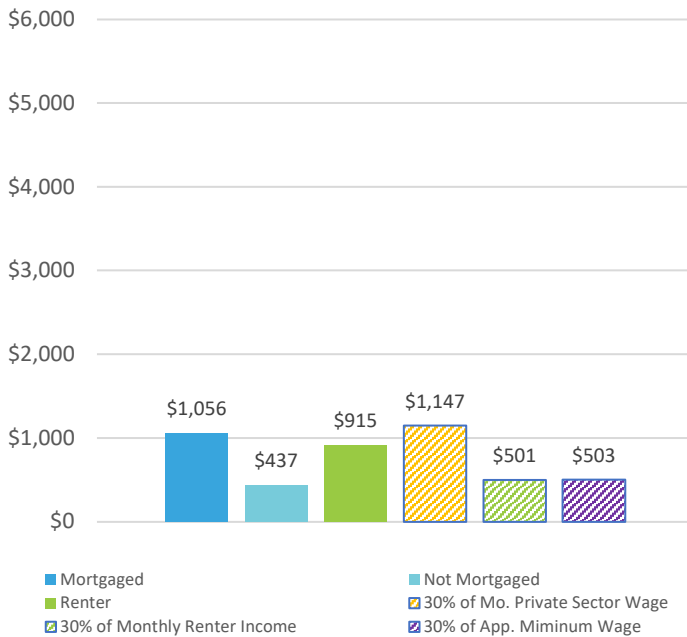
Home Value	\$46,759	2016 Value	\$42,019
Cost M/NM	\$1056/\$437	Value ▲	11.3%
\$15,586 To afford median home			

### Renter Units

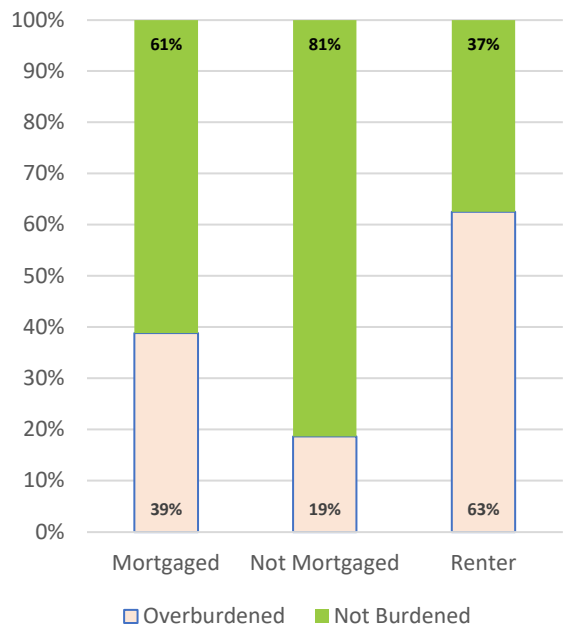
Gross Rent	\$915	2016 Rent	\$857
		Rent ▲	6.8%
\$36,600 To afford median gross rent			

## Affordability Gap

### Monthly Costs: Owners and Renters



### Cost-Burdened Households



## Housing and Development Conditions

### Housing Stock

Units	19,867	Owner HH	52%	Renter HH	48%
Median Year Built	1948	% Built Pre-1970	89.5%		
Median Move Year	2011	% Built After 2010	1.8%		
Median Rooms	5.6	SF%	74.9%	MM%	16.5%
		MF%	7.9%		

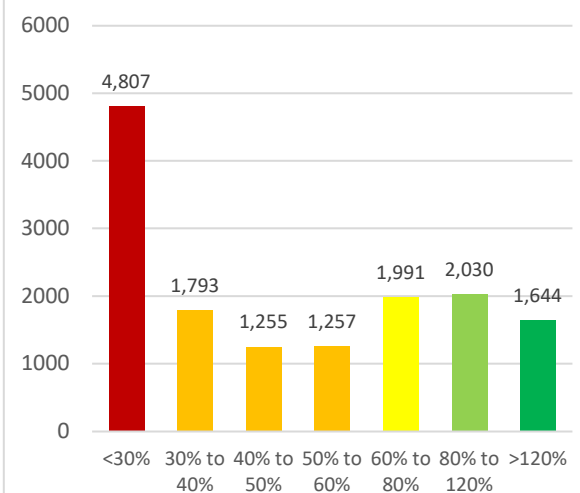
### Vacancy Rates

Total	25.6%	Owner	0.1%	Renter	0%
Seasonal	0.5%	Other	19.4%	# V Rent	93
				#V Owner	643

### Homeownership Rate by Race/Ethnicity

Black	51.0%	White	55.0%
Asian	60.0%	Other or Multiracial	67.1%
Am. Indian	84.6%	Hispanic	65.8%
Pacific Islnd	0.0%		

### Number of Households by AMI Group



## Detroit-Northwest, Schaefer and W. Chicago

### Housing Policy Indicators

#### Household Count and Growth

	Market	Partnership
Household Change, 2016 to 2021	-1.8%	-2.7%
Household Count, 2021	14,776	250,096

#### Housing Affordability

	Market			Partnership		
	Number	%	% Change	Number	%	% Change
Home value / partnership income	1.35	--	--	--	--	--
Median Income, 2021	\$32,233	--	13.8%	\$34,762	--	19.9%
Median owner income, 2021	\$42,757	--	8.1%	\$44,407	--	4.6%
Median renter income, 2021	\$20,047	--	2.0%	\$26,371	--	33.4%
Median home value	\$46,759	--	11.3%	\$57,700	--	27.5%
Median gross rent	\$915	--	6.8%	\$899	--	8.0%
Income needed for median rent	\$36,600	--	--	\$35,960	--	--
Income needed for median value	\$15,586	--	--	\$19,233	--	--
Overburdened households	6,339	43%	-7.7%	99,245	39.7%	0.0%

#### Housing Quality and Vacancy

	Market			Partnership		
	Number	%	% Change	Number	%	% Change
"Other" vacancy	3,857	19.4%	-28.2%	60,923	16.7%	-24.4%
Seasonal vacancy	90	0.5%	-47.7%	1,112	0.3%	-16.4%
For-Sale vacancy	643	3.2%	39.5%	5,405	1.5%	-28.7%
For-Rent vacancy	93	0.5%	-81.1%	4,925	1.3%	-59.2%
Homes built pre-1940	6,326	31.8%	--	111,215	30.4%	--
Homes built post-1990	989	5.0%	--	21,237	5.8%	--

#### Other Market Indicators

Housing Policy Matchmaker Type\*  
Strength and Need Type\*\*

**Low Cost and Shrinking**  
**Low Strength and High Need (Type II)**

### Gap Analysis 2021

	Owner Units	Renter Units	Total Units
Market demand (estimated annual moves)	106	295	401
Market supply (vacant on market, adjusted for age)	614	72	686
5 year Market production goals (based on 75K units)	0	215	215
1 year Market production goals (based on 15K units)	0	43	43
5 year Partnership goals (based on 75K units)	179	2,573	2,752
1 year Partnership goals (based on 15K units)	36	515	550

## Detroit-Northwest, Schaefer and W. Chicago

### Home Mortgage Disclosure Act Patterns, 2021

Total Apps	97	Total Amt/App	\$77,165	% Approved	44.3%
Total Conventional Apps	37	Conventional Amt/App	\$79,054	% Conv Apprvd	48.6%
Total Assisted Apps	60	Assisted Amt/App	\$76,000	% Asst Apprvd	41.7%
<b>Applications by Race: White</b>					
Total Apps	6	Total Amt/App	\$90,000	% Positive	66.7%
Total Conventional Apps	5	Conventional Amt/App	\$89,000	% Conv Positive	80.0%
Total Assisted Apps	1	Assisted Amt/App	\$95,000	% Asst Positive	0.0%
<b>Applications by Race: Black</b>					
Total Apps	67	Total Amt/App	\$76,045	% Positive	45%
Total Conventional Apps	26	Conventional Amt/App	\$77,692	% Conv Positive	46.2%
Total Assisted Apps	41	Assisted Amt/App	\$75,000	% Asst Positive	43.9%
<b>Applications by Race: Asian</b>					
Total Apps	1	Total Amt/App	\$55,000	% Positive	0.0%
Total Conventional Apps	1	Conventional Amt/App	\$55,000	% Conv Positive	0.0%
Total Assisted Apps	0	Assisted Amt/App	\$0	% Asst Positive	NA
<b>Applications by Race: Native American</b>					
Total Apps	1	Total Amt/App	\$95,000	% Positive	100.0%
Total Conventional Apps	1	Conventional Amt/App	\$95,000	% Conv Positive	100.0%
Total Assisted Apps	0	Assisted Amt/App	\$0	% Asst Positive	NA
<b>Applications by Race: Hawaiian or Pacific Islander</b>					
Total Apps	0	Total Amt/App	\$0	% Positive	NA
Total Conventional Apps	0	Conventional Amt/App	\$0	% Conv Positive	NA
Total Assisted Apps	0	Assisted Amt/App	\$0	% Asst Positive	NA
<b>Applications by Race: Race Not Available</b>					
Total Apps	21	Total Amt/App	\$78,810	% Positive	42.9%
Total Conventional Apps	5	Conventional Amt/App	\$81,000	% Conv Positive	40.0%
Total Assisted Apps	16	Assisted Amt/App	\$78,125	% Asst Positive	43.8%
<b>Applications by Ethnicity: Hispanic</b>					
Total Apps	5	Total Amt/App	\$119,000	% Positive	60.0%
Total Conventional Apps	4	Conventional Amt/App	\$112,500	% Conv Positive	75.0%
Total Assisted Apps	1	Assisted Amt/App	\$145,000	% Asst Positive	0.0%

# Detroit-Northwest, Telegraph and Grand River

Population	Households	Median HH Income	Owner HH Income	Renter HH Income
19,890	8,676	\$35,705	\$44,587	\$28,215

## Housing Costs

### Owner Units

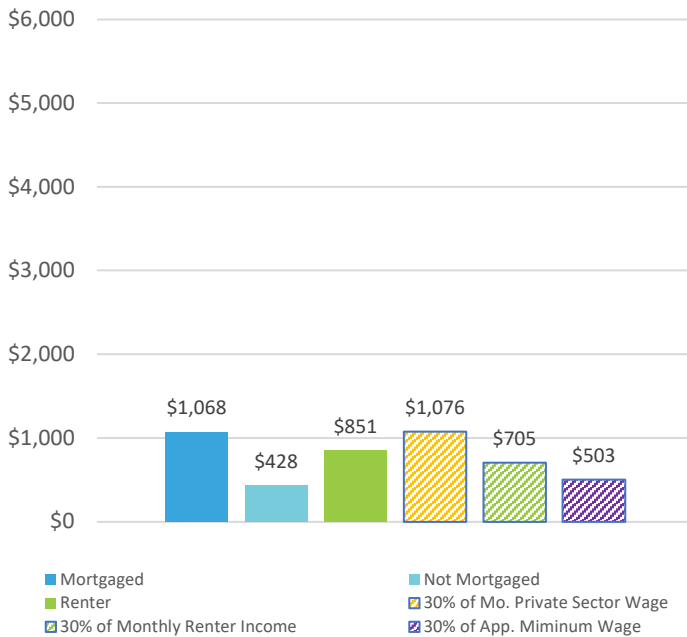
Home Value	\$52,276	2016 Value	\$39,516
Cost M/NM	\$1068/\$428	Value ▲	32.3%
\$17,425 To afford median home			

### Renter Units

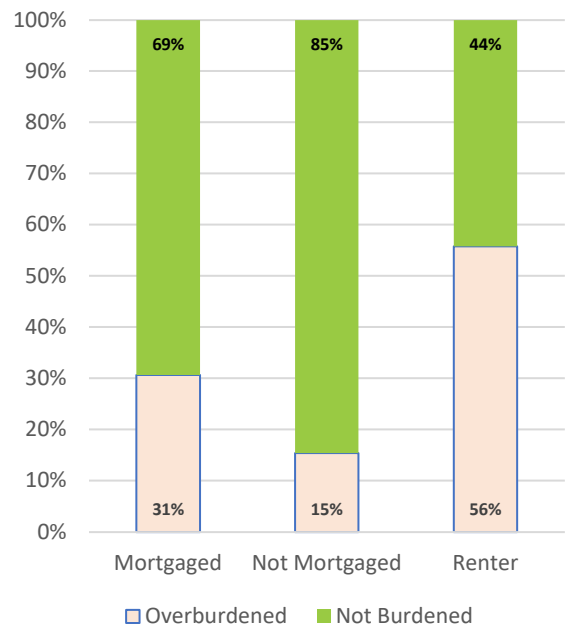
Gross Rent	\$851	2016 Rent	\$842
		Rent ▲	1.0%
\$34,040 To afford median gross rent			

## Affordability Gap

### Monthly Costs: Owners and Renters



### Cost-Burdened Households



## Housing and Development Conditions

### Housing Stock

Units	9,897	Owner HH	42%	Renter HH	58%
Median Year Built	1954	% Built Pre-1970	86.4%		
Median Move Year	2013	% Built After 2010	0.2%		
Median Rooms	5.1	SF%	63.5%	MM%	13.9%
		MF%	22.1%		

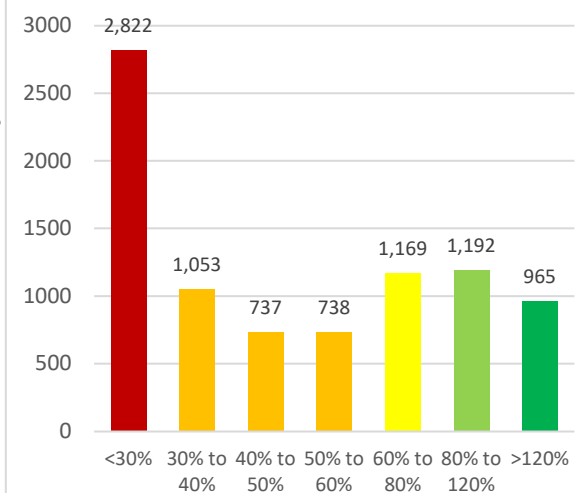
### Vacancy Rates

Total	12.3%	Owner	0%	Renter	0%
Seasonal	0.0%	Other	8.3%	# V Rent	232
				#V Owner	90

### Homeownership Rate by Race/Ethnicity

Black	36.3%	White	70.5%
Asian	0.0%	Other or Multiracial	65.5%
Am. Indian	70.2%	Hispanic	34.6%
Pacific Islnd	0.0%		

### Number of Households by AMI Group



## Detroit-Northwest, Telegraph and Grand River

### Housing Policy Indicators

#### Household Count and Growth

	Market	Partnership
Household Change, 2016 to 2021	6.2%	-2.7%
Household Count, 2021	8,676	250,096

#### Housing Affordability

	Market			Partnership		
	Number	%	% Change	Number	%	% Change
Home value / partnership income	1.50	--	--	--	--	--
Median Income, 2021	\$35,705	--	9.4%	\$34,762	--	19.9%
Median owner income, 2021	\$44,587	--	-6.9%	\$44,407	--	4.6%
Median renter income, 2021	\$28,215	--	22.8%	\$26,371	--	33.4%
Median home value	\$52,276	--	32.3%	\$57,700	--	27.5%
Median gross rent	\$851	--	1.0%	\$899	--	8.0%
Income needed for median rent	\$34,040	--	--	\$35,960	--	--
Income needed for median value	\$17,425	--	--	\$19,233	--	--
Overburdened households	3,580	41%	-1.3%	99,245	39.7%	0.0%

#### Housing Quality and Vacancy

	Market			Partnership		
	Number	%	% Change	Number	%	% Change
"Other" vacancy	822	8.3%	-49.5%	60,923	16.7%	-24.4%
Seasonal vacancy	0	0.0%	NA	1,112	0.3%	-16.4%
For-Sale vacancy	90	0.9%	-44.8%	5,405	1.5%	-28.7%
For-Rent vacancy	232	2.3%	-58.2%	4,925	1.3%	-59.2%
Homes built pre-1940	1,035	10.5%	--	111,215	30.4%	--
Homes built post-1990	393	4.0%	--	21,237	5.8%	--

#### Other Market Indicators

Housing Policy Matchmaker Type*	<b>Low Cost and Growing</b>
Strength and Need Type**	<b>Low Strength and High Need (Type II)</b>

### Gap Analysis 2021

	Owner Units	Renter Units	Total Units
Market demand (estimated annual moves)	33	260	293
Market supply (vacant on market, adjusted for age)	79	193	272
5 year Market production goals (based on 75K units)	0	64	64
1 year Market production goals (based on 15K units)	0	13	13
5 year Partnership goals (based on 75K units)	179	2,573	2,752
1 year Partnership goals (based on 15K units)	36	515	550

## Detroit-Northwest, Telegraph and Grand River

### Home Mortgage Disclosure Act Patterns, 2021

Total Apps	141	Total Amt/App	\$91,241	% Approved	73.0%
Total Conventional Apps	70	Conventional Amt/App	\$90,000	% Conv Apprvd	71.4%
Total Assisted Apps	71	Assisted Amt/App	\$92,465	% Asst Apprvd	74.6%
<b>Applications by Race: White</b>					
Total Apps	10	Total Amt/App	\$68,000	% Positive	60.0%
Total Conventional Apps	7	Conventional Amt/App	\$75,000	% Conv Positive	71.4%
Total Assisted Apps	3	Assisted Amt/App	\$51,667	% Asst Positive	33.3%
<b>Applications by Race: Black</b>					
Total Apps	94	Total Amt/App	\$90,745	% Positive	77%
Total Conventional Apps	45	Conventional Amt/App	\$84,778	% Conv Positive	71.1%
Total Assisted Apps	49	Assisted Amt/App	\$96,224	% Asst Positive	81.6%
<b>Applications by Race: Asian</b>					
Total Apps	1	Total Amt/App	\$55,000	% Positive	100.0%
Total Conventional Apps	1	Conventional Amt/App	\$55,000	% Conv Positive	100.0%
Total Assisted Apps	0	Assisted Amt/App	\$0	% Asst Positive	NA
<b>Applications by Race: Native American</b>					
Total Apps	0	Total Amt/App	\$0	% Positive	NA
Total Conventional Apps	0	Conventional Amt/App	\$0	% Conv Positive	NA
Total Assisted Apps	0	Assisted Amt/App	\$0	% Asst Positive	NA
<b>Applications by Race: Hawaiian or Pacific Islander</b>					
Total Apps	0	Total Amt/App	\$0	% Positive	NA
Total Conventional Apps	0	Conventional Amt/App	\$0	% Conv Positive	NA
Total Assisted Apps	0	Assisted Amt/App	\$0	% Asst Positive	NA
<b>Applications by Race: Race Not Available</b>					
Total Apps	32	Total Amt/App	\$105,313	% Positive	68.8%
Total Conventional Apps	14	Conventional Amt/App	\$122,857	% Conv Positive	71.4%
Total Assisted Apps	18	Assisted Amt/App	\$91,667	% Asst Positive	66.7%
<b>Applications by Ethnicity: Hispanic</b>					
Total Apps	3	Total Amt/App	\$95,000	% Positive	66.7%
Total Conventional Apps	3	Conventional Amt/App	\$95,000	% Conv Positive	66.7%
Total Assisted Apps	0	Assisted Amt/App	\$0	% Asst Positive	NA



# Detroit-Palmer Park

Population	Households	Median HH Income	Owner HH Income	Renter HH Income
10,226	4,167	\$80,832	\$104,361	\$37,687

## Housing Costs

### Owner Units

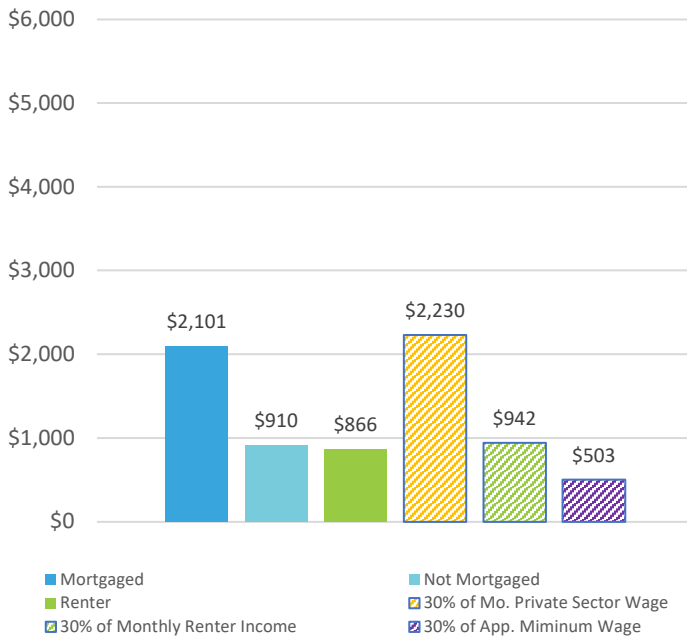
Home Value	\$284,269	2016 Value	\$190,875
Cost M/NM	\$2101/\$910	Value ▲	48.9%
\$94,756 To afford median home			

### Renter Units

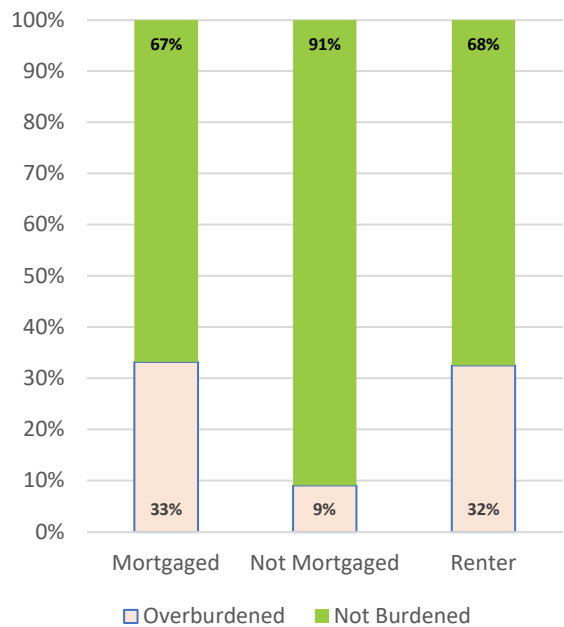
Gross Rent	\$866	2016 Rent	\$839
		Rent ▲	3.3%
\$34,640 To afford median gross rent			

## Affordability Gap

### Monthly Costs: Owners and Renters



### Cost-Burdened Households



## Housing and Development Conditions

### Housing Stock

Units	5,059	Owner HH	65%	Renter HH	35%
Median Year Built	1940	% Built Pre-1970		92.8%	
Median Move Year	2008	% Built After 2010		0%	
Median Rooms	6.7	SF%	60%	MM%	10.5%
		MF%	29.5%		

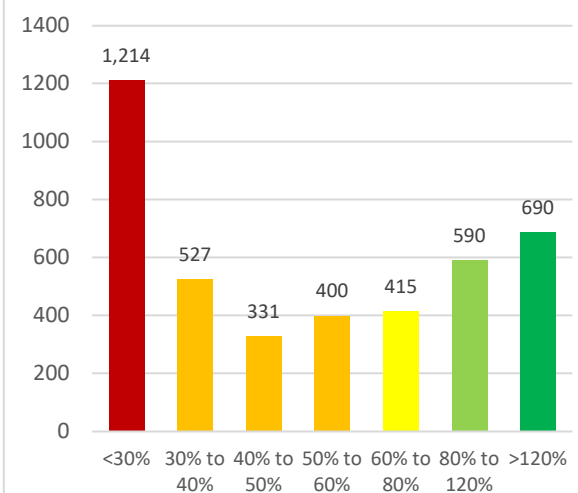
### Vacancy Rates

Total	17.6%	Owner	0%	Renter	0%
Seasonal	0.0%	Other	14.8%	# V Rent	60
				#V Owner	49

### Homeownership Rate by Race/Ethnicity

Black	62.2%	White	75.4%
Asian	23.6%	Other or Multiracial	67.1%
Am. Indian	0.0%	Hispanic	61.5%
Pacific Islnd	0.0%		

### Number of Households by AMI Group



## Detroit-Palmer Park

### Housing Policy Indicators

#### Household Count and Growth

	Market	Partnership
Household Change, 2016 to 2021	5.6%	-2.7%
Household Count, 2021	4,167	250,096

#### Housing Affordability

	Market			Partnership		
	Number	%	% Change	Number	%	% Change
Home value / partnership income	8.18	--	--	--	--	--
Median Income, 2021	\$80,832	--	5.5%	\$34,762	--	19.9%
Median owner income, 2021	\$104,361	--	10.6%	\$44,407	--	4.6%
Median renter income, 2021	\$37,687	--	79.1%	\$26,371	--	33.4%
Median home value	\$284,269	--	48.9%	\$57,700	--	27.5%
Median gross rent	\$866	--	3.3%	\$899	--	8.0%
Income needed for median rent	\$34,640	--	--	\$35,960	--	--
Income needed for median value	\$94,756	--	--	\$19,233	--	--
Overburdened households	1,124	27%	-21.4%	99,245	39.7%	0.0%

#### Housing Quality and Vacancy

	Market			Partnership		
	Number	%	% Change	Number	%	% Change
"Other" vacancy	751	14.8%	-22.3%	60,923	16.7%	-24.4%
Seasonal vacancy	0	0.0%	NA	1,112	0.3%	-16.4%
For-Sale vacancy	49	1.0%	-79.1%	5,405	1.5%	-28.7%
For-Rent vacancy	60	1.2%	3.4%	4,925	1.3%	-59.2%
Homes built pre-1940	2,782	55.0%	--	111,215	30.4%	--
Homes built post-1990	86	1.7%	--	21,237	5.8%	--

#### Other Market Indicators

Housing Policy Matchmaker Type*	<b>High Cost and Growing</b>
Strength and Need Type**	<b>High Strength and High Need (Type I)</b>

### Gap Analysis 2021

	Owner Units	Renter Units	Total Units
Market demand (estimated annual moves)	32	87	120
Market supply (vacant on market, adjusted for age)	47	52	99
5 year Market production goals (based on 75K units)	0	34	34
1 year Market production goals (based on 15K units)	0	7	7
5 year Partnership goals (based on 75K units)	179	2,573	2,752
1 year Partnership goals (based on 15K units)	36	515	550

## Detroit-Palmer Park

### Home Mortgage Disclosure Act Patterns, 2021

Total Apps	175	Total Amt/App	\$312,371	% Approved	73.1%
Total Conventional Apps	137	Conventional Amt/App	\$324,343	% Conv Apprvd	75.2%
Total Assisted Apps	38	Assisted Amt/App	\$269,211	% Asst Apprvd	65.8%
<b>Applications by Race: White</b>					
Total Apps	51	Total Amt/App	\$343,627	% Positive	82.4%
Total Conventional Apps	47	Conventional Amt/App	\$355,638	% Conv Positive	80.9%
Total Assisted Apps	4	Assisted Amt/App	\$202,500	% Asst Positive	100.0%
<b>Applications by Race: Black</b>					
Total Apps	60	Total Amt/App	\$276,333	% Positive	70%
Total Conventional Apps	36	Conventional Amt/App	\$298,611	% Conv Positive	72.2%
Total Assisted Apps	24	Assisted Amt/App	\$242,917	% Asst Positive	66.7%
<b>Applications by Race: Asian</b>					
Total Apps	0	Total Amt/App	\$0	% Positive	NA
Total Conventional Apps	0	Conventional Amt/App	\$0	% Conv Positive	NA
Total Assisted Apps	0	Assisted Amt/App	\$0	% Asst Positive	NA
<b>Applications by Race: Native American</b>					
Total Apps	0	Total Amt/App	\$0	% Positive	NA
Total Conventional Apps	0	Conventional Amt/App	\$0	% Conv Positive	NA
Total Assisted Apps	0	Assisted Amt/App	\$0	% Asst Positive	NA
<b>Applications by Race: Hawaiian or Pacific Islander</b>					
Total Apps	0	Total Amt/App	\$0	% Positive	NA
Total Conventional Apps	0	Conventional Amt/App	\$0	% Conv Positive	NA
Total Assisted Apps	0	Assisted Amt/App	\$0	% Asst Positive	NA
<b>Applications by Race: Race Not Available</b>					
Total Apps	53	Total Amt/App	\$310,660	% Positive	67.9%
Total Conventional Apps	44	Conventional Amt/App	\$313,182	% Conv Positive	72.7%
Total Assisted Apps	9	Assisted Amt/App	\$298,333	% Asst Positive	44.4%
<b>Applications by Ethnicity: Hispanic</b>					
Total Apps	3	Total Amt/App	\$311,667	% Positive	66.7%
Total Conventional Apps	3	Conventional Amt/App	\$311,667	% Conv Positive	66.7%
Total Assisted Apps	0	Assisted Amt/App	\$0	% Asst Positive	NA

# Detroit-River Rouge Park

Population	Households	Median HH Income	Owner HH Income	Renter HH Income
47,426	16,030	\$33,420	\$40,116	\$27,032

## Housing Costs

### Owner Units

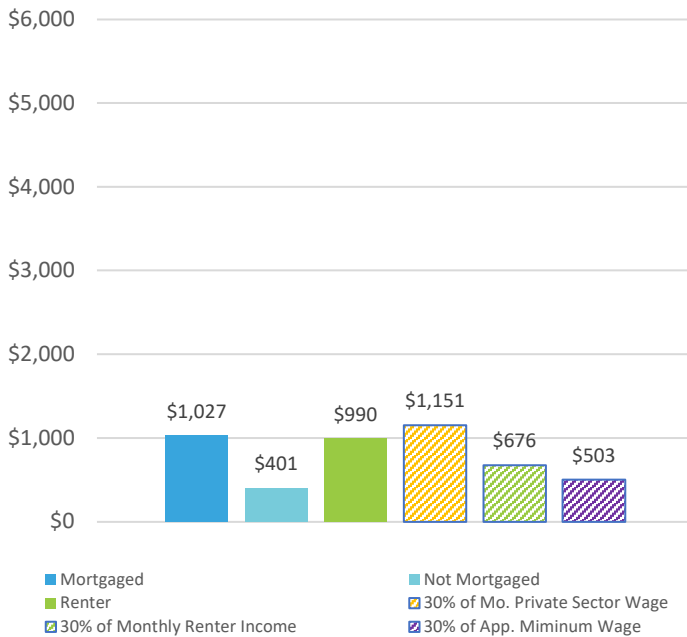
Home Value	\$42,097	2016 Value	\$35,486
Cost M/NM	\$1027/\$401	Value ▲	18.6%
\$14,032 To afford median home			

### Renter Units

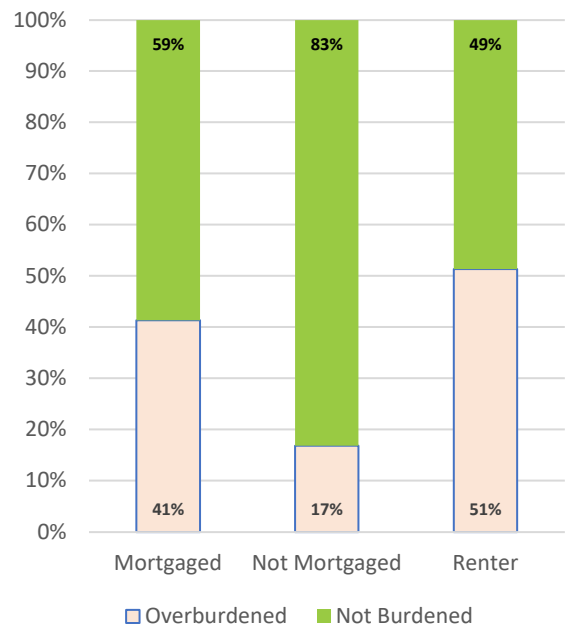
Gross Rent	\$990	2016 Rent	\$911
		Rent ▲	8.7%
\$39,600 To afford median gross rent			

## Affordability Gap

### Monthly Costs: Owners and Renters



### Cost-Burdened Households



## Housing and Development Conditions

### Housing Stock

Units	18,678	Owner HH	52%	Renter HH	48%
Median Year Built	1951	% Built Pre-1970		88.9%	
Median Move Year	2013	% Built After 2010		0.3%	
Median Rooms	5.7	SF%	87%	MM%	7.7%
		MF%	4.6%		

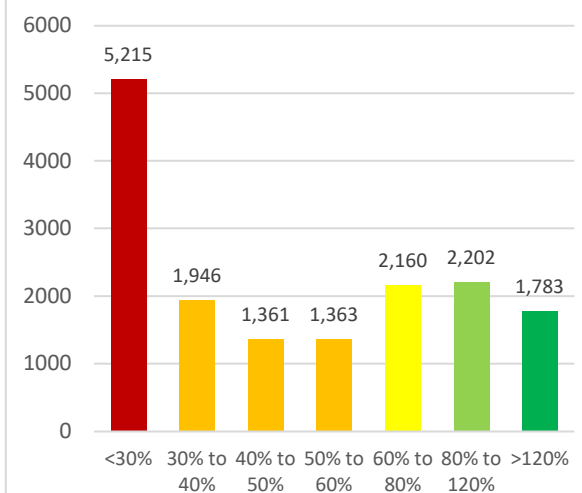
### Vacancy Rates

Total	14.2%	Owner	0%	Renter	0%
Seasonal	0.5%	Other	8.7%	# V Rent	375
				# V Owner	171

### Homeownership Rate by Race/Ethnicity

Black	46.8%	White	64.2%
Asian	34.2%	Other or Multiracial	65.5%
Am. Indian	69.5%	Hispanic	56.3%
Pacific Islnd	0.0%		

### Number of Households by AMI Group



## Detroit-River Rouge Park

### Housing Policy Indicators

#### Household Count and Growth

	Market	Partnership
Household Change, 2016 to 2021	6.9%	-2.7%
Household Count, 2021	16,030	250,096

#### Housing Affordability

	Market			Partnership		
	Number	%	% Change	Number	%	% Change
Home value / partnership income	1.21	--	--	--	--	--
Median Income, 2021	\$33,420	--	19.6%	\$34,762	--	19.9%
Median owner income, 2021	\$40,116	--	4.7%	\$44,407	--	4.6%
Median renter income, 2021	\$27,032	--	28.3%	\$26,371	--	33.4%
Median home value	\$42,097	--	18.6%	\$57,700	--	27.5%
Median gross rent	\$990	--	8.7%	\$899	--	8.0%
Income needed for median rent	\$39,600	--	--	\$35,960	--	--
Income needed for median value	\$14,032	--	--	\$19,233	--	--
Overburdened households	5,890	37%	-20.0%	99,245	39.7%	0.0%

#### Housing Quality and Vacancy

	Market			Partnership		
	Number	%	% Change	Number	%	% Change
"Other" vacancy	1,618	8.7%	-58.7%	60,923	16.7%	-24.4%
Seasonal vacancy	98	0.5%	-12.5%	1,112	0.3%	-16.4%
For-Sale vacancy	171	0.9%	-58.0%	5,405	1.5%	-28.7%
For-Rent vacancy	375	2.0%	-56.8%	4,925	1.3%	-59.2%
Homes built pre-1940	2,683	14.4%	--	111,215	30.4%	--
Homes built post-1990	491	2.6%	--	21,237	5.8%	--

#### Other Market Indicators

Housing Policy Matchmaker Type*	<b>Low Cost and Growing</b>
Strength and Need Type**	<b>High Strength and High Need (Type I)</b>

### Gap Analysis 2021

	Owner Units	Renter Units	Total Units
Market demand (estimated annual moves)	75	442	518
Market supply (vacant on market, adjusted for age)	163	306	469
5 year Market production goals (based on 75K units)	0	131	131
1 year Market production goals (based on 15K units)	0	26	26
5 year Partnership goals (based on 75K units)	179	2,573	2,752
1 year Partnership goals (based on 15K units)	36	515	550

## Detroit-River Rouge Park

### Home Mortgage Disclosure Act Patterns, 2021

Total Apps	169	Total Amt/App	\$87,959	% Approved	62.1%
Total Conventional Apps	74	Conventional Amt/App	\$86,081	% Conv Apprvd	64.9%
Total Assisted Apps	95	Assisted Amt/App	\$89,421	% Asst Apprvd	60.0%
<b>Applications by Race: White</b>					
Total Apps	26	Total Amt/App	\$74,615	% Positive	69.2%
Total Conventional Apps	21	Conventional Amt/App	\$70,714	% Conv Positive	66.7%
Total Assisted Apps	5	Assisted Amt/App	\$91,000	% Asst Positive	80.0%
<b>Applications by Race: Black</b>					
Total Apps	109	Total Amt/App	\$87,569	% Positive	63%
Total Conventional Apps	35	Conventional Amt/App	\$83,000	% Conv Positive	62.9%
Total Assisted Apps	74	Assisted Amt/App	\$89,730	% Asst Positive	63.5%
<b>Applications by Race: Asian</b>					
Total Apps	1	Total Amt/App	\$305,000	% Positive	0.0%
Total Conventional Apps	1	Conventional Amt/App	\$305,000	% Conv Positive	0.0%
Total Assisted Apps	0	Assisted Amt/App	\$0	% Asst Positive	NA
<b>Applications by Race: Native American</b>					
Total Apps	0	Total Amt/App	\$0	% Positive	NA
Total Conventional Apps	0	Conventional Amt/App	\$0	% Conv Positive	NA
Total Assisted Apps	0	Assisted Amt/App	\$0	% Asst Positive	NA
<b>Applications by Race: Hawaiian or Pacific Islander</b>					
Total Apps	0	Total Amt/App	\$0	% Positive	NA
Total Conventional Apps	0	Conventional Amt/App	\$0	% Conv Positive	NA
Total Assisted Apps	0	Assisted Amt/App	\$0	% Asst Positive	NA
<b>Applications by Race: Race Not Available</b>					
Total Apps	32	Total Amt/App	\$92,813	% Positive	53.1%
Total Conventional Apps	17	Conventional Amt/App	\$98,529	% Conv Positive	70.6%
Total Assisted Apps	15	Assisted Amt/App	\$86,333	% Asst Positive	33.3%
<b>Applications by Ethnicity: Hispanic</b>					
Total Apps	10	Total Amt/App	\$76,000	% Positive	70.0%
Total Conventional Apps	6	Conventional Amt/App	\$68,333	% Conv Positive	83.3%
Total Assisted Apps	4	Assisted Amt/App	\$87,500	% Asst Positive	50.0%

# Detroit-Southwest, I-75 and Dearborn Street

Population	Households	Median HH Income	Owner HH Income	Renter HH Income
35,795	11,771	\$34,116	\$37,732	\$28,159

## Housing Costs

### Owner Units

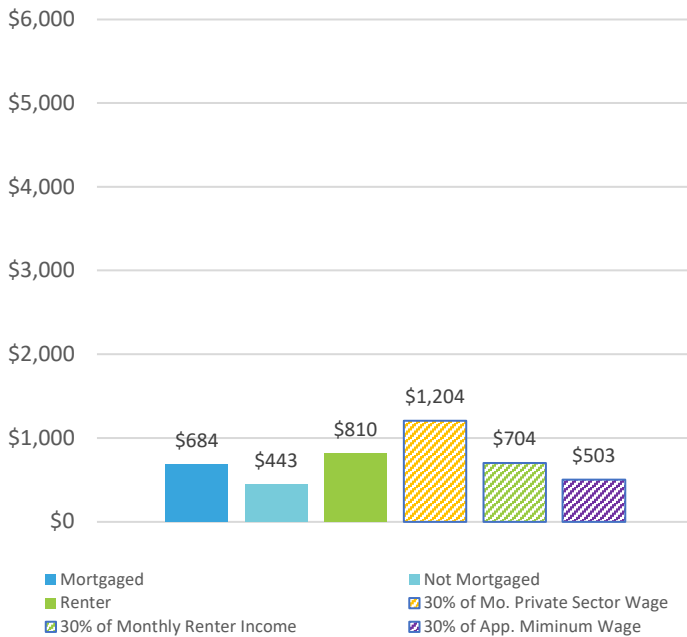
Home Value	\$47,534	2016 Value	\$39,390
Cost M/NM	\$684/\$443	Value ▲	20.7%
\$15,845 To afford median home			

### Renter Units

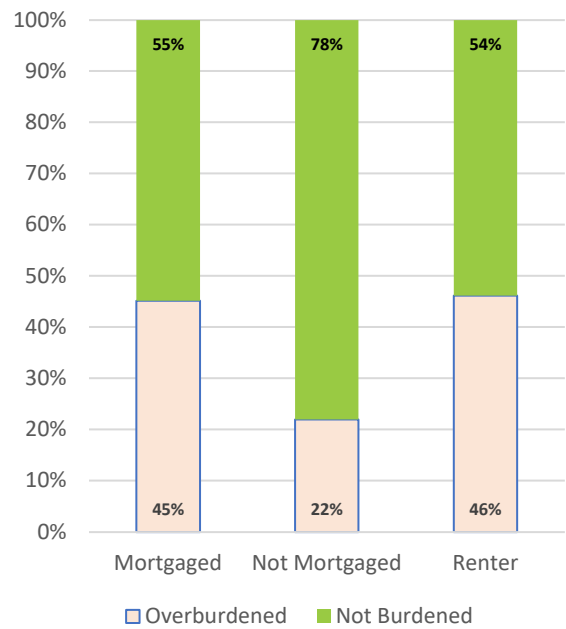
Gross Rent	\$810	2016 Rent	\$797
		Rent ▲	1.6%
\$32,400 To afford median gross rent			

## Affordability Gap

### Monthly Costs: Owners and Renters



### Cost-Burdened Households



## Housing and Development Conditions

### Housing Stock

Units	13,907	Owner HH	55%	Renter HH	45%
Median Year Built	1942	% Built Pre-1970		86.9%	
Median Move Year	2012	% Built After 2010		0.5%	
Median Rooms	5.8	SF%	74.8%	MM%	17.7%
		MF%	6.8%		

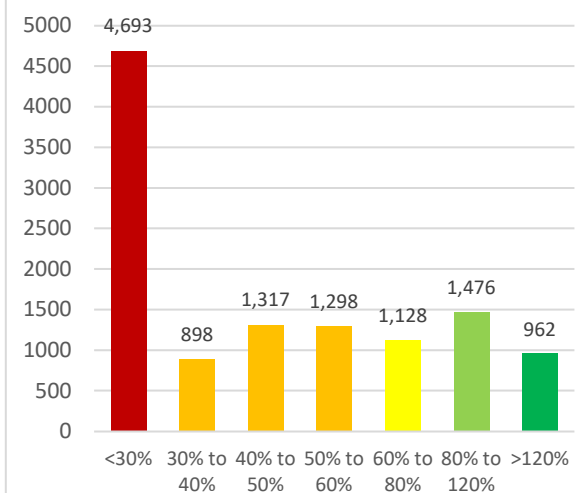
### Vacancy Rates

Total	15.4%	Owner	0%	Renter	0%
Seasonal	0.3%	Other	13.5%	# V Rent	132
				#V Owner	49

### Homeownership Rate by Race/Ethnicity

Black	49.4%	White	54.6%
Asian	0.0%	Other or Multiracial	58.5%
Am. Indian	65.0%	Hispanic	54.9%
Pacific Islnd	0.0%		

### Number of Households by AMI Group



## Detroit-Southwest, I-75 and Dearborn Street

### Housing Policy Indicators

#### Household Count and Growth

	Market	Partnership
Household Change, 2016 to 2021	-1.2%	-2.7%
Household Count, 2021	11,771	250,096

#### Housing Affordability

	Market			Partnership		
	Number	%	% Change	Number	%	% Change
Home value / partnership income	1.37	--	--	--	--	--
Median Income, 2021	\$34,116	--	13.9%	\$34,762	--	19.9%
Median owner income, 2021	\$37,732	--	-1.1%	\$44,407	--	4.6%
Median renter income, 2021	\$28,159	--	33.4%	\$26,371	--	33.4%
Median home value	\$47,534	--	20.7%	\$57,700	--	27.5%
Median gross rent	\$810	--	1.6%	\$899	--	8.0%
Income needed for median rent	\$32,400	--	--	\$35,960	--	--
Income needed for median value	\$15,845	--	--	\$19,233	--	--
Overburdened households	4,162	35%	-7.3%	99,245	39.7%	0.0%

#### Housing Quality and Vacancy

	Market			Partnership		
	Number	%	% Change	Number	%	% Change
"Other" vacancy	1,877	13.5%	-35.7%	60,923	16.7%	-24.4%
Seasonal vacancy	46	0.3%	27.8%	1,112	0.3%	-16.4%
For-Sale vacancy	49	0.4%	-59.8%	5,405	1.5%	-28.7%
For-Rent vacancy	132	0.9%	-76.1%	4,925	1.3%	-59.2%
Homes built pre-1940	6,862	49.3%	--	111,215	30.4%	--
Homes built post-1990	686	4.9%	--	21,237	5.8%	--

#### Other Market Indicators

Housing Policy Matchmaker Type\*  
Strength and Need Type\*\*

**Low Cost and Shrinking**  
**Low Strength and High Need (Type II)**

### Gap Analysis 2021

	Owner Units	Renter Units	Total Units
Market demand (estimated annual moves)	60	269	329
Market supply (vacant on market, adjusted for age)	45	105	150
5 year Market production goals (based on 75K units)	15	158	172
1 year Market production goals (based on 15K units)	3	32	34
5 year Partnership goals (based on 75K units)	179	2,573	2,752
1 year Partnership goals (based on 15K units)	36	515	550



## Detroit-Southwest, I-75 and Dearborn Street

### Home Mortgage Disclosure Act Patterns, 2021

Total Apps	59	Total Amt/App	\$87,203	% Approved	61.0%
Total Conventional Apps	34	Conventional Amt/App	\$84,412	% Conv Apprvd	70.6%
Total Assisted Apps	25	Assisted Amt/App	\$91,000	% Asst Apprvd	48.0%
<b>Applications by Race: White</b>					
Total Apps	30	Total Amt/App	\$85,333	% Positive	70.0%
Total Conventional Apps	20	Conventional Amt/App	\$81,500	% Conv Positive	80.0%
Total Assisted Apps	10	Assisted Amt/App	\$93,000	% Asst Positive	50.0%
<b>Applications by Race: Black</b>					
Total Apps	12	Total Amt/App	\$99,167	% Positive	67%
Total Conventional Apps	6	Conventional Amt/App	\$100,000	% Conv Positive	66.7%
Total Assisted Apps	6	Assisted Amt/App	\$98,333	% Asst Positive	66.7%
<b>Applications by Race: Asian</b>					
Total Apps	0	Total Amt/App	\$0	% Positive	NA
Total Conventional Apps	0	Conventional Amt/App	\$0	% Conv Positive	NA
Total Assisted Apps	0	Assisted Amt/App	\$0	% Asst Positive	NA
<b>Applications by Race: Native American</b>					
Total Apps	1	Total Amt/App	\$85,000	% Positive	100.0%
Total Conventional Apps	1	Conventional Amt/App	\$85,000	% Conv Positive	100.0%
Total Assisted Apps	0	Assisted Amt/App	\$0	% Asst Positive	NA
<b>Applications by Race: Hawaiian or Pacific Islander</b>					
Total Apps	0	Total Amt/App	\$0	% Positive	NA
Total Conventional Apps	0	Conventional Amt/App	\$0	% Conv Positive	NA
Total Assisted Apps	0	Assisted Amt/App	\$0	% Asst Positive	NA
<b>Applications by Race: Race Not Available</b>					
Total Apps	16	Total Amt/App	\$84,375	% Positive	43.8%
Total Conventional Apps	8	Conventional Amt/App	\$80,000	% Conv Positive	50.0%
Total Assisted Apps	8	Assisted Amt/App	\$88,750	% Asst Positive	37.5%
<b>Applications by Ethnicity: Hispanic</b>					
Total Apps	18	Total Amt/App	\$78,889	% Positive	50.0%
Total Conventional Apps	9	Conventional Amt/App	\$76,111	% Conv Positive	66.7%
Total Assisted Apps	9	Assisted Amt/App	\$81,667	% Asst Positive	33.3%

# Detroit-Southwest-Mexicantown

Population	Households	Median HH Income	Owner HH Income	Renter HH Income
18,854	6,173	\$33,456	\$49,659	\$26,610

## Housing Costs

### Owner Units

Home Value	\$78,405	2016 Value	\$47,099
Cost M/NM	\$945/\$477	Value ▲	66.5%

\$26,135 To afford median home

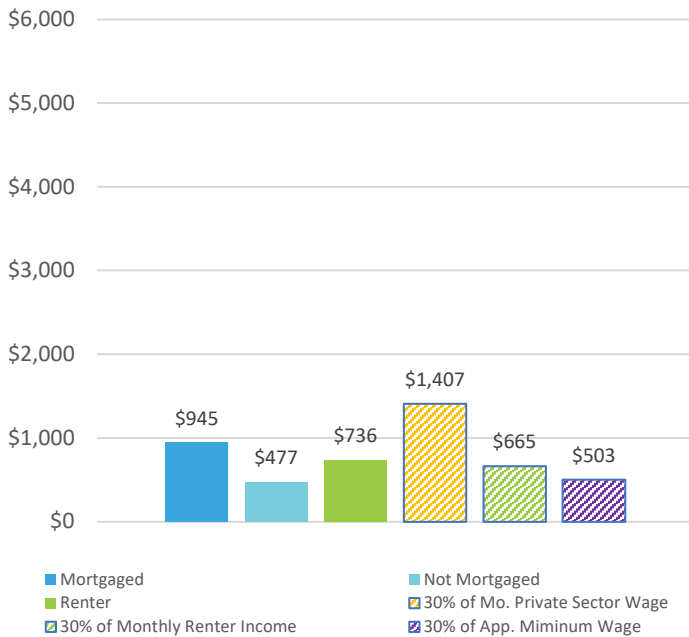
### Renter Units

Gross Rent	\$736	2016 Rent	\$705
		Rent ▲	4.4%

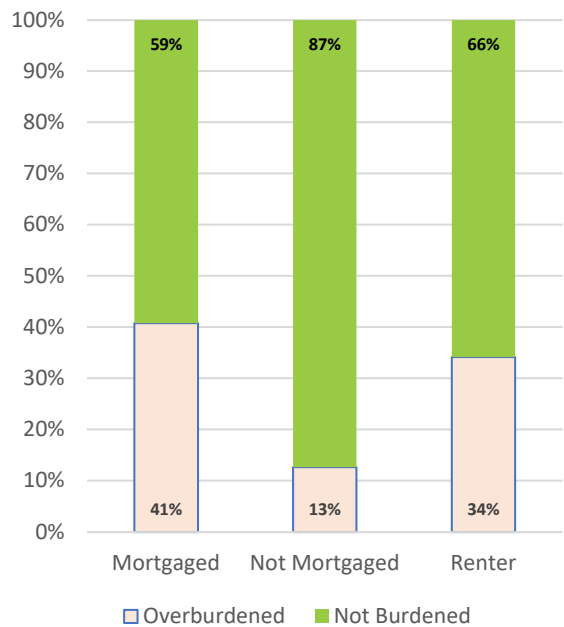
\$29,440 To afford median gross rent

## Affordability Gap

### Monthly Costs: Owners and Renters



### Cost-Burdened Households



## Housing and Development Conditions

### Housing Stock

Units	7,653	Owner HH	51%	Renter HH	49%
Median Year Built	1939	% Built Pre-1970		84.5%	
Median Move Year	2011	% Built After 2010		1%	
Median Rooms	5.5	SF%	55.3%	MM%	31.6%
		MF%		12.5%	

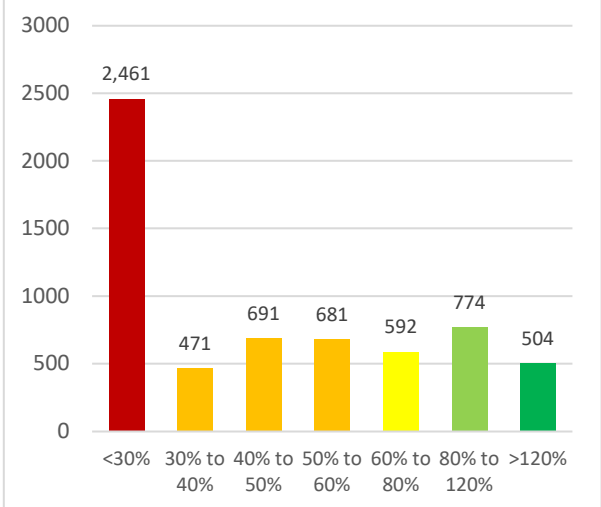
### Vacancy Rates

Total	19.3%	Owner	0%	Renter	0.1%
Seasonal	0.5%	Other	15.8%	# V Rent	184
				# V Owner	0

### Homeownership Rate by Race/Ethnicity

Black	20.1%	White	62.2%
Asian	0.0%	Other or Multiracial	51.0%
Am. Indian	58.6%	Hispanic	55.4%
Pacific Islnd	0.0%		

### Number of Households by AMI Group



## Detroit-Southwest-Mexicantown

### Housing Policy Indicators

#### Household Count and Growth

	Market	Partnership
Household Change, 2016 to 2021	-14.0%	-2.7%
Household Count, 2021	6,173	250,096

#### Housing Affordability

	Market			Partnership		
	Number	%	% Change	Number	%	% Change
Home value / partnership income	2.26	--	--	--	--	--
Median Income, 2021	\$33,456	--	20.0%	\$34,762	--	19.9%
Median owner income, 2021	\$49,659	--	10.1%	\$44,407	--	4.6%
Median renter income, 2021	\$26,610	--	30.0%	\$26,371	--	33.4%
Median home value	\$78,405	--	66.5%	\$57,700	--	27.5%
Median gross rent	\$736	--	4.4%	\$899	--	8.0%
Income needed for median rent	\$29,440	--	--	\$35,960	--	--
Income needed for median value	\$26,135	--	--	\$19,233	--	--
Overburdened households	1,577	26%	-48.9%	99,245	39.7%	0.0%

#### Housing Quality and Vacancy

	Market			Partnership		
	Number	%	% Change	Number	%	% Change
"Other" vacancy	1,207	15.8%	-15.5%	60,923	16.7%	-24.4%
Seasonal vacancy	39	0.5%	95.0%	1,112	0.3%	-16.4%
For-Sale vacancy	0	0.0%	NA	5,405	1.5%	-28.7%
For-Rent vacancy	184	2.4%	-32.1%	4,925	1.3%	-59.2%
Homes built pre-1940	4,766	62.3%	--	111,215	30.4%	--
Homes built post-1990	681	8.9%	--	21,237	5.8%	--

#### Other Market Indicators

Housing Policy Matchmaker Type*	<b>Low Cost and Shrinking</b>
Strength and Need Type**	<b>Low Strength and High Need (Type II)</b>

### Gap Analysis 2021

	Owner Units	Renter Units	Total Units
Market demand (estimated annual moves)	43	110	152
Market supply (vacant on market, adjusted for age)	0	153	153
5 year Market production goals (based on 75K units)	41	0	41
1 year Market production goals (based on 15K units)	8	0	8
5 year Partnership goals (based on 75K units)	179	2,573	2,752
1 year Partnership goals (based on 15K units)	36	515	550

## Detroit-Southwest-Mexicantown

### Home Mortgage Disclosure Act Patterns, 2021

Total Apps	56	Total Amt/App	\$158,214	% Approved	60.7%
Total Conventional Apps	46	Conventional Amt/App	\$158,261	% Conv Apprvd	63.0%
Total Assisted Apps	10	Assisted Amt/App	\$158,000	% Asst Apprvd	50.0%
<b>Applications by Race: White</b>					
Total Apps	34	Total Amt/App	\$150,000	% Positive	67.6%
Total Conventional Apps	30	Conventional Amt/App	\$155,000	% Conv Positive	70.0%
Total Assisted Apps	4	Assisted Amt/App	\$112,500	% Asst Positive	50.0%
<b>Applications by Race: Black</b>					
Total Apps	3	Total Amt/App	\$135,000	% Positive	33%
Total Conventional Apps	2	Conventional Amt/App	\$85,000	% Conv Positive	50.0%
Total Assisted Apps	1	Assisted Amt/App	\$235,000	% Asst Positive	0.0%
<b>Applications by Race: Asian</b>					
Total Apps	0	Total Amt/App	\$0	% Positive	NA
Total Conventional Apps	0	Conventional Amt/App	\$0	% Conv Positive	NA
Total Assisted Apps	0	Assisted Amt/App	\$0	% Asst Positive	NA
<b>Applications by Race: Native American</b>					
Total Apps	0	Total Amt/App	\$0	% Positive	NA
Total Conventional Apps	0	Conventional Amt/App	\$0	% Conv Positive	NA
Total Assisted Apps	0	Assisted Amt/App	\$0	% Asst Positive	NA
<b>Applications by Race: Hawaiian or Pacific Islander</b>					
Total Apps	0	Total Amt/App	\$0	% Positive	NA
Total Conventional Apps	0	Conventional Amt/App	\$0	% Conv Positive	NA
Total Assisted Apps	0	Assisted Amt/App	\$0	% Asst Positive	NA
<b>Applications by Race: Race Not Available</b>					
Total Apps	18	Total Amt/App	\$181,667	% Positive	50.0%
Total Conventional Apps	13	Conventional Amt/App	\$182,692	% Conv Positive	46.2%
Total Assisted Apps	5	Assisted Amt/App	\$179,000	% Asst Positive	60.0%
<b>Applications by Ethnicity: Hispanic</b>					
Total Apps	23	Total Amt/App	\$135,435	% Positive	56.5%
Total Conventional Apps	18	Conventional Amt/App	\$128,333	% Conv Positive	55.6%
Total Assisted Apps	5	Assisted Amt/App	\$161,000	% Asst Positive	60.0%

# Detroit-West, Scotten and Buchanan

Population	Households	Median HH Income	Owner HH Income	Renter HH Income
11,875	3,899	\$28,934	\$36,269	\$21,935

## Housing Costs

### Owner Units

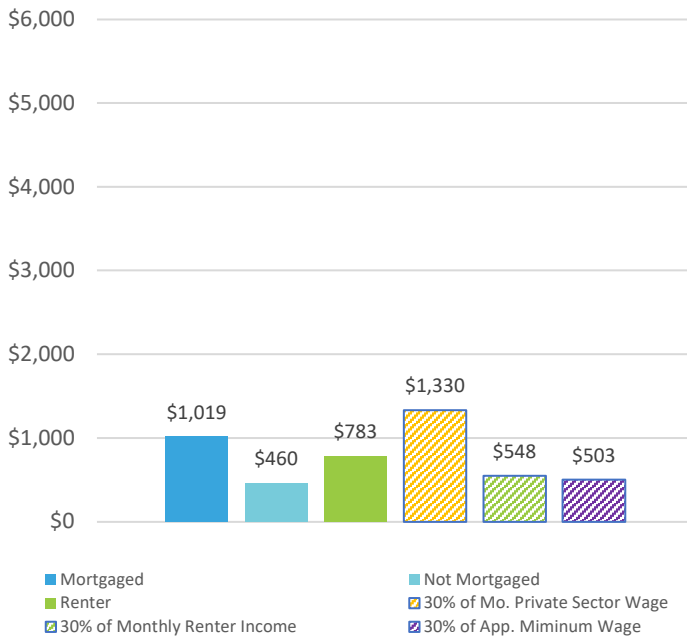
Home Value	\$51,157	2016 Value	\$34,827
Cost M/NM	\$1019/\$460	Value ▲	46.9%
\$17,052 To afford median home			

### Renter Units

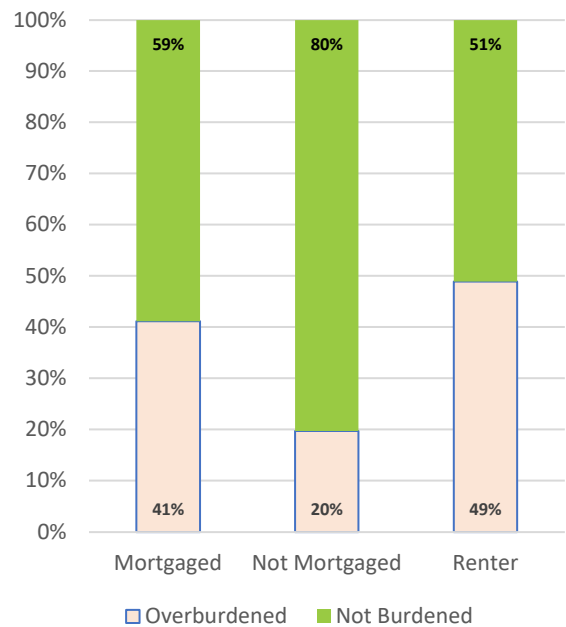
Gross Rent	\$783	2016 Rent	\$700
		Rent ▲	11.9%
\$31,320 To afford median gross rent			

## Affordability Gap

### Monthly Costs: Owners and Renters



### Cost-Burdened Households



## Housing and Development Conditions

### Housing Stock

Units	6,467	Owner HH	56%	Renter HH	44%		
Median Year Built	1939	% Built Pre-1970	85.3%				
Median Move Year	2010	% Built After 2010	0.5%				
Median Rooms	5.9	SF%	65.8%	MM%	26.1%	MF%	7.1%

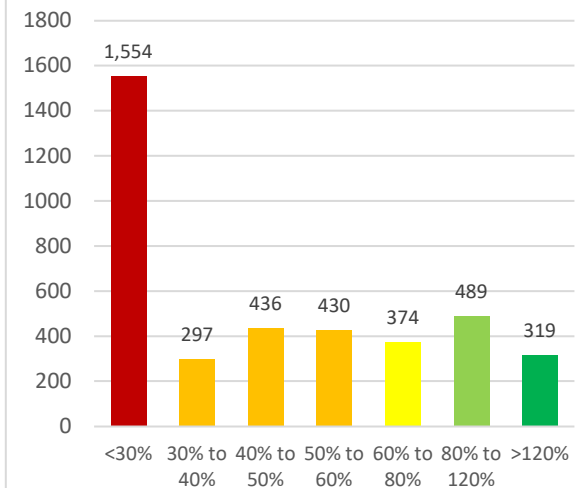
### Vacancy Rates

Total	39.7%	Owner	0%	Renter	0.1%		
Seasonal	0.6%	Other	34.9%	# V Rent	121	#V Owner	66

### Homeownership Rate by Race/Ethnicity

Black	52.0%	White	61.9%
Asian	100.0%	Other or Multiracial	63.4%
Am. Indian	14.3%	Hispanic	64.6%
Pacific Islnd	0.0%		

### Number of Households by AMI Group



## Detroit-West, Scotten and Buchanan

### Housing Policy Indicators

#### Household Count and Growth

	Market	Partnership
Household Change, 2016 to 2021	-9.9%	-2.7%
Household Count, 2021	3,899	250,096

#### Housing Affordability

	Market			Partnership		
	Number	%	% Change	Number	%	% Change
Home value / partnership income	1.47	--	--	--	--	--
Median Income, 2021	\$28,934	--	5.8%	\$34,762	--	19.9%
Median owner income, 2021	\$36,269	--	3.4%	\$44,407	--	4.6%
Median renter income, 2021	\$21,935	--	10.3%	\$26,371	--	33.4%
Median home value	\$51,157	--	46.9%	\$57,700	--	27.5%
Median gross rent	\$783	--	11.9%	\$899	--	8.0%
Income needed for median rent	\$31,320	--	--	\$35,960	--	--
Income needed for median value	\$17,052	--	--	\$19,233	--	--
Overburdened households	1,348	35%	-21.1%	99,245	39.7%	0.0%

#### Housing Quality and Vacancy

	Market			Partnership		
	Number	%	% Change	Number	%	% Change
"Other" vacancy	2,258	34.9%	-27.1%	60,923	16.7%	-24.4%
Seasonal vacancy	40	0.6%	344.4%	1,112	0.3%	-16.4%
For-Sale vacancy	66	1.0%	407.7%	5,405	1.5%	-28.7%
For-Rent vacancy	121	1.9%	-4.7%	4,925	1.3%	-59.2%
Homes built pre-1940	3,908	60.4%	--	111,215	30.4%	--
Homes built post-1990	629	9.7%	--	21,237	5.8%	--

#### Other Market Indicators

Housing Policy Matchmaker Type\*  
Strength and Need Type\*\*

**Low Cost and Shrinking**  
**Low Strength and High Need (Type II)**

### Gap Analysis 2021

	Owner Units	Renter Units	Total Units
Market demand (estimated annual moves)	16	50	66
Market supply (vacant on market, adjusted for age)	57	95	152
5 year Market production goals (based on 75K units)	0	0	0
1 year Market production goals (based on 15K units)	0	0	0
5 year Partnership goals (based on 75K units)	179	2,573	2,752
1 year Partnership goals (based on 15K units)	36	515	550

## Detroit-West, Scotten and Buchanan

### Home Mortgage Disclosure Act Patterns, 2021

Total Apps	7	Total Amt/App	\$89,286	% Approved	28.6%
Total Conventional Apps	4	Conventional Amt/App	\$60,000	% Conv Apprvd	25.0%
Total Assisted Apps	3	Assisted Amt/App	\$128,333	% Asst Apprvd	33.3%
<b>Applications by Race: White</b>					
Total Apps	1	Total Amt/App	\$5,000	% Positive	0.0%
Total Conventional Apps	1	Conventional Amt/App	\$5,000	% Conv Positive	0.0%
Total Assisted Apps	0	Assisted Amt/App	\$0	% Asst Positive	NA
<b>Applications by Race: Black</b>					
Total Apps	3	Total Amt/App	\$88,333	% Positive	33%
Total Conventional Apps	2	Conventional Amt/App	\$50,000	% Conv Positive	50.0%
Total Assisted Apps	1	Assisted Amt/App	\$165,000	% Asst Positive	0.0%
<b>Applications by Race: Asian</b>					
Total Apps	0	Total Amt/App	\$0	% Positive	NA
Total Conventional Apps	0	Conventional Amt/App	\$0	% Conv Positive	NA
Total Assisted Apps	0	Assisted Amt/App	\$0	% Asst Positive	NA
<b>Applications by Race: Native American</b>					
Total Apps	0	Total Amt/App	\$0	% Positive	NA
Total Conventional Apps	0	Conventional Amt/App	\$0	% Conv Positive	NA
Total Assisted Apps	0	Assisted Amt/App	\$0	% Asst Positive	NA
<b>Applications by Race: Hawaiian or Pacific Islander</b>					
Total Apps	0	Total Amt/App	\$0	% Positive	NA
Total Conventional Apps	0	Conventional Amt/App	\$0	% Conv Positive	NA
Total Assisted Apps	0	Assisted Amt/App	\$0	% Asst Positive	NA
<b>Applications by Race: Race Not Available</b>					
Total Apps	2	Total Amt/App	\$110,000	% Positive	50.0%
Total Conventional Apps	0	Conventional Amt/App	\$0	% Conv Positive	NA
Total Assisted Apps	2	Assisted Amt/App	\$110,000	% Asst Positive	50.0%
<b>Applications by Ethnicity: Hispanic</b>					
Total Apps	0	Total Amt/App	\$0	% Positive	NA
Total Conventional Apps	0	Conventional Amt/App	\$0	% Conv Positive	NA
Total Assisted Apps	0	Assisted Amt/App	\$0	% Asst Positive	NA

# Detroit-Western Downtown Area

Population	Households	Median HH Income	Owner HH Income	Renter HH Income
17,570	8,048	\$39,238	\$106,706	\$27,903

## Housing Costs

### Owner Units

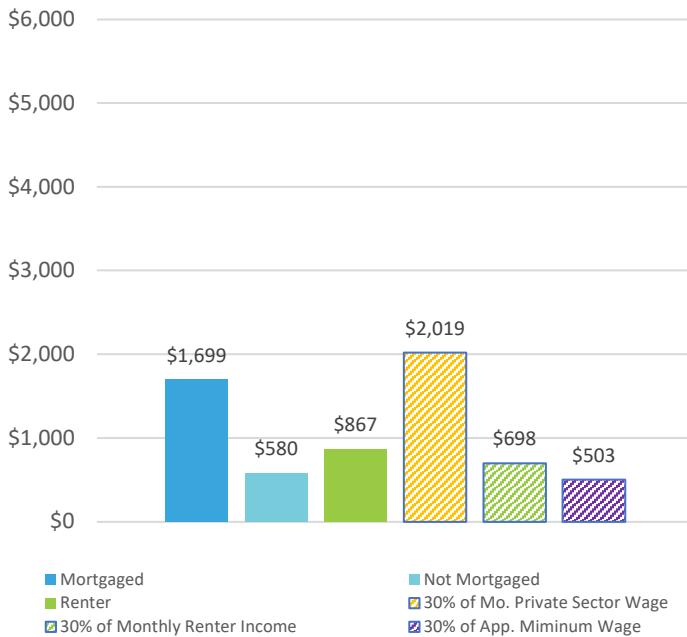
Home Value	\$256,990	2016 Value	\$150,124
Cost M/NM	\$1699/\$580	Value ▲	71.2%
\$85,663 To afford median home			

### Renter Units

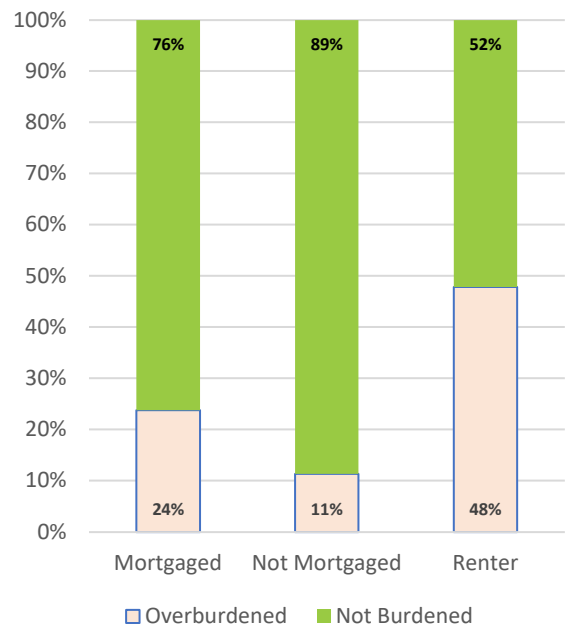
Gross Rent	\$867	2016 Rent	\$761
		Rent ▲	13.9%
\$34,680 To afford median gross rent			

## Affordability Gap

### Monthly Costs: Owners and Renters



### Cost-Burdened Households



## Housing and Development Conditions

### Housing Stock

Units	9,776	Owner HH	20%	Renter HH	80%
Median Year Built	1959	% Built Pre-1970	50.9%		
Median Move Year	2014	% Built After 2010	6.1%		
Median Rooms	4.0	SF%	13.5%	MM%	26.2%
		MF%	59.9%		

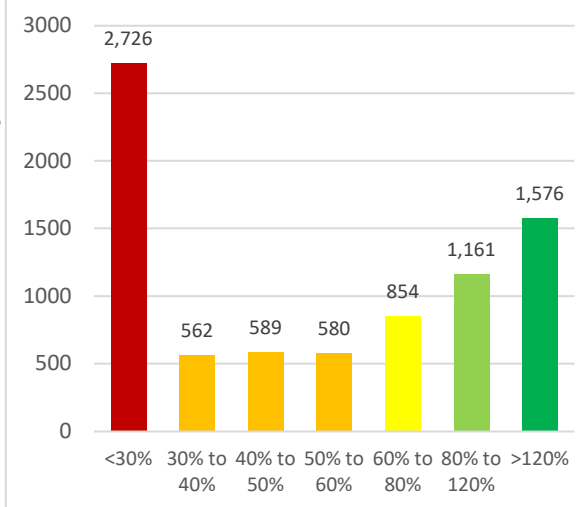
### Vacancy Rates

Total	17.7%	Owner	0%	Renter	0.1%
Seasonal	1.5%	Other	11.5%	# V Rent	392
				#V Owner	0

### Homeownership Rate by Race/Ethnicity

Black	11.8%	White	35.2%
Asian	21.9%	Other or Multiracial	7.2%
Am. Indian	0.0%	Hispanic	9.5%
Pacific Islnd	0.0%		

### Number of Households by AMI Group





## Detroit-Western Downtown Area

### Housing Policy Indicators

#### Household Count and Growth

	Market	Partnership
Household Change, 2016 to 2021	-7.6%	-2.7%
Household Count, 2021	8,048	250,096

#### Housing Affordability

	Market			Partnership		
	Number	%	% Change	Number	%	% Change
Home value / partnership income	7.39	--	--	--	--	--
Median Income, 2021	\$39,238	--	49.9%	\$34,762	--	19.9%
Median owner income, 2021	\$106,706	--	83.7%	\$44,407	--	4.6%
Median renter income, 2021	\$27,903	--	23.0%	\$26,371	--	33.4%
Median home value	\$256,990	--	71.2%	\$57,700	--	27.5%
Median gross rent	\$867	--	13.9%	\$899	--	8.0%
Income needed for median rent	\$34,680	--	--	\$35,960	--	--
Income needed for median value	\$85,663	--	--	\$19,233	--	--
Overburdened households	3,385	42%	-23.8%	99,245	39.7%	0.0%

#### Housing Quality and Vacancy

	Market			Partnership		
	Number	%	% Change	Number	%	% Change
"Other" vacancy	1,128	11.5%	8.8%	60,923	16.7%	-24.4%
Seasonal vacancy	150	1.5%	57.9%	1,112	0.3%	-16.4%
For-Sale vacancy	0	0.0%	-100.0%	5,405	1.5%	-28.7%
For-Rent vacancy	392	4.0%	-9.7%	4,925	1.3%	-59.2%
Homes built pre-1940	3,710	38.0%	--	111,215	30.4%	--
Homes built post-1990	2,444	25.0%	--	21,237	5.8%	--

#### Other Market Indicators

Housing Policy Matchmaker Type* Strength and Need Type**	<b>High Cost and Shrinking High Strength and High Need (Type I)</b>
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### Gap Analysis 2021

	Owner Units	Renter Units	Total Units
Market demand (estimated annual moves)	18	363	382
Market supply (vacant on market, adjusted for age)	0	192	192
5 year Market production goals (based on 75K units)	18	165	183
1 year Market production goals (based on 15K units)	4	33	37
5 year Partnership goals (based on 75K units)	179	2,573	2,752
1 year Partnership goals (based on 15K units)	36	515	550

## Detroit-Western Downtown Area

### Home Mortgage Disclosure Act Patterns, 2021

Total Apps	135	Total Amt/App	\$336,630	% Approved	68.1%
Total Conventional Apps	125	Conventional Amt/App	\$344,760	% Conv Apprvd	70.4%
Total Assisted Apps	10	Assisted Amt/App	\$235,000	% Asst Apprvd	40.0%
<b>Applications by Race: White</b>					
Total Apps	77	Total Amt/App	\$359,675	% Positive	70.1%
Total Conventional Apps	75	Conventional Amt/App	\$364,333	% Conv Positive	70.7%
Total Assisted Apps	2	Assisted Amt/App	\$185,000	% Asst Positive	50.0%
<b>Applications by Race: Black</b>					
Total Apps	20	Total Amt/App	\$255,000	% Positive	60%
Total Conventional Apps	15	Conventional Amt/App	\$267,667	% Conv Positive	73.3%
Total Assisted Apps	5	Assisted Amt/App	\$217,000	% Asst Positive	20.0%
<b>Applications by Race: Asian</b>					
Total Apps	6	Total Amt/App	\$318,333	% Positive	66.7%
Total Conventional Apps	5	Conventional Amt/App	\$323,000	% Conv Positive	60.0%
Total Assisted Apps	1	Assisted Amt/App	\$295,000	% Asst Positive	100.0%
<b>Applications by Race: Native American</b>					
Total Apps	0	Total Amt/App	\$0	% Positive	NA
Total Conventional Apps	0	Conventional Amt/App	\$0	% Conv Positive	NA
Total Assisted Apps	0	Assisted Amt/App	\$0	% Asst Positive	NA
<b>Applications by Race: Hawaiian or Pacific Islander</b>					
Total Apps	0	Total Amt/App	\$0	% Positive	NA
Total Conventional Apps	0	Conventional Amt/App	\$0	% Conv Positive	NA
Total Assisted Apps	0	Assisted Amt/App	\$0	% Asst Positive	NA
<b>Applications by Race: Race Not Available</b>					
Total Apps	30	Total Amt/App	\$332,000	% Positive	66.7%
Total Conventional Apps	28	Conventional Amt/App	\$334,286	% Conv Positive	67.9%
Total Assisted Apps	2	Assisted Amt/App	\$300,000	% Asst Positive	50.0%
<b>Applications by Ethnicity: Hispanic</b>					
Total Apps	7	Total Amt/App	\$307,857	% Positive	57.1%
Total Conventional Apps	7	Conventional Amt/App	\$307,857	% Conv Positive	57.1%
Total Assisted Apps	0	Assisted Amt/App	\$0	% Asst Positive	NA



<a href="#">Linkage fees/affordable housing impact fees</a>	Strong
<a href="#">Transfers of development rights</a>	Strong
<b>Supporting affordable housing through subsidies</b>	
<a href="#">Below-market financing of affordable housing development</a>	Soft, Strong
<a href="#">Low income housing tax credit</a>	Soft, Strong
<a href="#">Project-basing of housing choice vouchers</a>	Soft, Strong
<a href="#">Acquisition and operation of moderate-cost rental units</a>	Strong
<a href="#">Capital subsidies for building affordable housing developments</a>	Strong
<a href="#">Operating subsidies for affordable housing developments</a>	Strong
<b>Preserving existing affordable housing</b>	
<a href="#">The Rental Assistance Demonstration (RAD)</a>	Soft, Strong
<a href="#">Preservation inventories</a>	Strong
<a href="#">Rights of first refusal</a>	Strong
<b>Expanding the availability of affordable housing in resource-rich areas</b>	
<a href="#">Regional collaboration to support the development of affordable housing in resource-rich areas</a>	Soft, Strong
<a href="#">Targeted efforts to expand the supply of rental housing and lower-cost housing types in resource-rich areas</a>	Soft, Strong
<a href="#">Targeted efforts to create and preserve dedicated affordable housing in resource-rich areas</a>	Strong
<b>Creating durable affordable homeownership opportunities</b>	
<a href="#">Community land trusts</a>	Soft, Strong
<a href="#">Deed-restricted homeownership</a>	Soft, Strong
<a href="#">Limited equity cooperatives</a>	Soft, Strong
<b>Facilitating the acquisition or identification of land for affordable housing</b>	
<a href="#">Land banks</a>	Soft
<a href="#">Brownfields</a>	Soft, Strong
<a href="#">Joint development on land owned by transit and other agencies</a>	Soft, Strong
<a href="#">Property acquisition funds</a>	Soft, Strong
<a href="#">Use of publicly owned property for affordable housing</a>	Soft, Strong
<b>II. Align housing supply with market and neighborhood housing conditions</b>	
<b>Planning</b>	
<a href="#">Regulating short term rentals</a>	Strong
<b>Reducing development costs and barriers</b>	
<a href="#">Accessory dwelling units</a>	Soft, Strong
<a href="#">Changes to increase the predictability of the regulatory process</a>	Soft, Strong
<a href="#">Housing rehabilitation codes</a>	Soft, Strong
<a href="#">Reduced parking requirements</a>	Soft, Strong
<a href="#">Reductions in impact fees and exactions</a>	Soft, Strong
<a href="#">Reforms to construction standards and building codes</a>	Soft, Strong
<a href="#">Streamlined environmental review processes</a>	Soft, Strong
<a href="#">Streamlined permitting processes</a>	Soft, Strong
<a href="#">Zoning changes to facilitate the use of lower-cost housing types</a>	Soft, Strong
<a href="#">Increases in the supply of buildable land by expanding growth boundaries</a>	Strong
<a href="#">Missing middle housing</a>	Strong

[Zoning changes to allow for higher residential density](#)

Strong

### **Creating incentives for new development or redevelopment**

[Appraisal gap financing](#)

Soft

[Land value taxation](#)

Soft

[Brownfields](#)

Soft, Strong

[Tax incentives for new construction and substantial rehabilitation](#)

Soft, Strong

[Incentives to encourage the development of lower-cost housing types](#)

Strong

### **Dealing with vacant, abandoned, and tax-delinquent properties**

[Land banks](#)

Soft

[Creating and managing vacant property inventories](#)

Soft

[Demolition of neglected properties](#)

Soft, Strong

[Foreclosure and disposition of tax-delinquent properties](#)

Soft, Strong

## **III. Help households access and afford private-market homes**

### **Providing tenant-based rental assistance**

[HOME tenant-based rental assistance](#)

Soft, Strong

[Housing choice vouchers](#)

Soft, Strong

[Security deposit and/or first and last month's rent assistance](#)

Soft, Strong

[State or local funded tenant-based rental assistance](#)

Soft, Strong

### **Promoting mobility for housing choice voucher holders**

[Mobility counseling for housing choice voucher holders](#)

Soft, Strong

[Landlord recruitment and retention](#)

Strong

[Increased voucher payment standards in high-cost areas](#)

Strong

### **Reducing barriers to homeownership**

[Discounted sales of city-owned property](#)

Soft, Strong

[Down payment and closing cost assistance](#)

Soft, Strong

[Special Purpose Credit Programs](#)

Soft, Strong

[Subsidized home mortgages](#)

Soft, Strong

[Housing education and counseling](#)

Soft, Strong

[Asset building programs](#)

Soft, Strong

[Shared appreciation mortgages](#)

Strong

[Small balance home mortgages](#)

Strong

### **Reducing energy use and costs**

[Energy-efficiency retrofits](#)

Soft, Strong

[Energy-efficiency standards](#)

Soft, Strong

### **Combatting housing discrimination**

[Enforcement of fair housing laws](#)

Soft, Strong

[Fair housing education for real estate professionals and consumers](#)

Soft, Strong

[Source of income laws](#)

Soft, Strong

[Legal assistance for victims of discrimination](#)

Soft, Strong

## **IV. Protect against displacement and poor housing conditions**

## **Enhancing renters' housing stability**

[Just cause eviction policies](#)

Soft, Strong

[Eviction prevention programs](#)

Soft, Strong

[Legal assistance for at-risk renters](#)

Soft, Strong

[Protection from condo conversions](#)

Strong

[Rent regulation](#)

Strong

## **Enhancing homeowners' housing stability**

[Property tax relief for income-qualified homeowners](#)

Soft, Strong

[Foreclosure prevention programs](#)

Soft, Strong

## **Enhancing community stability**

[Insurance against property value decline](#)

Soft

[Stabilizing high-poverty neighborhoods through a mixed-income approach](#)

Soft, Strong

## **Improving quality of both new and existing housing**

[Assistance for home safety modifications](#)

Soft, Strong

[Code enforcement](#)

Soft, Strong

[Homeowner rehabilitation assistance programs](#)

Soft, Strong

[Housing and building codes](#)

Soft, Strong

[Lead abatement](#)

Soft, Strong

[Weatherization assistance](#)

Soft, Strong

## **Ensuring the ongoing viability of unsubsidized affordable rental properties**

[Guidance for small, market affordable rental properties](#)

Soft

[Expanded access to capital for owners of unsubsidized affordable rental properties](#)

Soft, Strong

[Tax incentives for the maintenance and rehabilitation of unsubsidized affordable rental properties](#)

Soft, Strong